

CREATING AN ABUNDANT LIFE:  
A MODEL FOR TRANSFORMATION  
HOMELESS NO MORE

By

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A DEMONSTRATION PROJECT

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## ABSTRACT

### CREATING AN ABUNDANT LIFE: A MODEL FOR TRANSFORMATION HOMELESS NO MORE

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This demonstration project is a transformative model for women who are homeless to familiarize themselves with the processes involved once they enter the shelter system. New York City Housing Preservation has their criteria women must abide by when entering into the shelters. This model can be used as a motivating factor for women to look deep inside themselves and to allow change to take place even under these difficult circumstances.

My project is a faith-based process using the Word of God as the catalyst to gain knowledge, to channel emotional feelings of distress, depression and anxiety, to remove the obstacles to achieving a difference in how we react, and to move forward even when obstacles are not removed quickly.

This model acknowledges what happened in your past; learn how the women in the shelter can relate with the women from the Old Testament; hear the Word of God that can be applied to change the direction of your life; and aid in spiritual recovery, financial recovery and using prayer through everything.

As I, too, have gone through being homeless, my desire is to aid other women so they do not have to repeat this cycle.

## ACKNOWLEDGMENTS

I would like to acknowledge my site team who participated with me in this project. To the congregation of Jesus Saves Back to Life Ministries, and to Lynda — we journeyed together. Thank you for your participation and prayers along with my family.



I would like to dedicate this project to my daughter, Charrise Luten.  
She took this journey with me and did not complain.

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## CHAPTER 1 MY BEGINNINGS

I was born and raised in the South Bronx. My family lived in a warm-hearted neighborhood on Third Avenue when I was child. There were only three tenement buildings on the block between 181<sup>st</sup> and 182<sup>nd</sup> Streets. It was a pleasant place to live; during my childhood it was like we lived in a world of our own within the three buildings. We called the buildings by the name of the supers who were in charge of maintaining the buildings: the building I lived in was called Mr. Jackson; the next building was called Mr. Ben; and the last building was called Mr. Walter. The fires began when I was a teenager—the first fires were in Mr. Walter’s building, followed by Mr. Jackson’s building—while that building was burning, my family was moving out. We were taking as many of our belonging as we could to the streets. Everything we owned was now left on the street. This was my first experience of being homeless.

Buildings were often set afire, at some times by unscrupulous landlords hoping to collect insurance, and at others by unscrupulous tenants taking advantage of the city’s policy that burned-out tenants should be given priority for public housing and receive money for new furnishings. A period of rampant arson in the late 1960s and early 1970s ended only after this policy was changed and a limit was imposed on insurance payments for reconstructing burned-out apartment buildings.<sup>1</sup> These fires took place all over the

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<sup>1</sup> Gary Hermalyn and Lloyd Ultan, “Bronx,” *The Encyclopedia of New York City* (New Haven, CT: Yale University Press, 1995), 142-146.

South Bronx. Long-time residents migrated from one part of the Bronx to other neighborhoods—to older housing in the southern neighborhoods of Hunts Point, Morrisania, and Mott Haven, into privately built housing in the northern Bronx, to the other boroughs, and to the suburbs. About 170,000 persons displaced by slum clearance in Manhattan, mostly black and Puerto Rican, moved to Hunts Point and Morrisania, as well as to Melrose, Tremont, and Highbridge. Social workers reported enduring poverty in a section of the southern Bronx. <sup>2</sup>

Throughout my adult life the experience of homelessness continued to happen. This cycle resurfaced after my marriage ended in 1984. I left my home because of drugs and it took a toll on my husband as he would try to give it up and could not. Then addiction got worse, he began stealing from me and when I refused to give him money, the physical abuse began. I came from a dysfunctional family where my father beat my mother and I swore that this would not happen to me. When he hit me I left. I took my shopping cart, loaded up some of my belongings and walked to a relative's home in the area and stayed there. I returned to my apartment three days later to find the furniture that I purchased gone and a set of old broken-down furniture in its place. My husband had sold my furniture and destroyed most of my clothing. The reason why I say "my" is because I had the apartment before the marriage; I furnished it; and then got married. When my husband moved in, he moved into a ready-made home. So I took what was left—my personal keepsakes, pictures, and some wedding gifts that he had not sold. His family had moved me out and they stored what I had in their garage. We had a joint bank account that was opened with the money we saved and monies from the gifts of the

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<sup>2</sup> Ibid.

wedding. I got to the bank that Monday afternoon instead of the morning. I was too late—the money was gone. It was thirty-five hundred dollars; I just knew I had enough money to start over again somewhere else. I was homeless, yet still working. I went through stages of trying to repair my credit because I had allowed him to use my credit card by placing his name as a user on my credit card. The charges that accrued were unbelievable and I was able to cancel some of the purchases and reported the cards as stolen.

I was devastated and tried to fix things myself by paying the creditors—having taken bad advice from a co-worker. I was told to take responsibility because he was my husband. So I tried. I started to pay off some of the creditors. It got overwhelming and I just stopped paying everyone. I let it go for a couple of years. I did not hear anything from them so I found myself opening a saving account with the credit union. I was able to save fourteen hundred dollars and then one day it was gone. The creditors found out and placed a judgment of delinquency on my account and by the time I found out about the judgment the money was gone. The debt was overwhelming for me to pay; my check was being garnished. So I filed for bankruptcy.

As my journey continued I began re-establishing my credit. I journeyed to another borough, starting over in Brooklyn. I lived in Brooklyn between three and four years—first living with my girlfriend and her family. Then my girlfriend and I got a place of our own in Brooklyn. She knew the landlord personally so everything went in her name. (I was not taking responsibility.) Things were going fine. We worked, we partied—drank and did drugs and traveled just as young people do.

My job at that time was with NYNEX—now called Verizon. We went on strike for four months from August 1989 to November 1989. This time I did not have a backup plan or any savings when this strike happened. I had fear of losing any money if I tried to save it again so I did not. I had nothing to rely on financially with this strike. My pay from the union was thirteen dollars a week for strike duty. I was a single person with no family, with no lease in my name, with no bills in my name so the union did not pay any of the bills I had. My girlfriend was in-between jobs and she had no income to pay her portion either. The electricity got turned off. So she left me in the apartment because she had a young son to provide for. I did not leave because I did not have anywhere to go. I was fortunate because it was the summer and we lived on the top floor of a brownstone so there was good ventilation and light in the daytime when you opened the windows and the doors.

The landlord knew about my difficulties with the rent. He gave me a proposition to cover my portion of the rent while I was not working if I would conceal his marijuana in my apartment for him. I did it. He also allowed me to use his electricity and hooked up extension cords from the building hallway into my apartment. When the strike was over I returned his drugs and started paying the rent and my girlfriend returned. I could not stay there any longer. I found out I was pregnant and Brooklyn was not the place where I wanted to raise my child. So, off again. I moved back to the Bronx—to the South Bronx in the Morrisania section in the early 1990s. It was a poor quality neighborhood with many low income people residing in the area around College Avenue and 167<sup>th</sup> Street.

The building was not safe and it also had an infestation of rats. I was living on the first floor so the rats would also go in and out of the building like they owned it. I had

enough when I got a hole in the ceiling of my apartment and I saw a rat peeking through the hole. My motto was if the rat did not sign the lease or help me pay the rent, they could not stay with me. I did not pay the rent and left. I did not return.

I had a relative who worked for social services at the time and had a friend who was giving up their apartment the next day. She was moving out and I was moving in. I was on the move again. I got a lease the next week. I continued this journey again. My journey began with a studio apartment (College Ave); and then moved into a one bedroom apartment (Teller Avenue/E. 168<sup>th</sup> Street with problems in the apartment). This was a place of stability for a little while.

In 1994 I moved into the Fordham section of the Bronx. I moved into a two bedroom/two bathroom apartment. I felt like the television show *The Jeffersons*—“moving on up.” I lived in Fordham for sixteen years. My credit was reestablished, living in a decent area.

In 2008, my daughter was entering college. I was attending New York Theological Seminary in the Masters of Divinity program. And by then I had worked for Verizon for 28 years. I had worked in lower Manhattan since 1985; I had been through all the incidents of bombing and the World Trade Center which began with the garage explosion in 1991. I was present for the destruction of the WTC on September 11, 2001. The building where I was working at 375 Pearl Street was closing. The job wanted all the employees in my department to relocate to 140 West Street where there was structural damage on the exterior of the building; it was hazardous for my health for me to work in the area. I did not want to work there. The job refused to put me in another location even though I had verified medical reasons. The only other option they gave me was to retire.

This forced me to retire. I was not of age for retirement and lost most of my retirement benefits but I left anyhow; I believed in God and his promises to me.

I did not find any other job and my rent was continually going up higher and higher. Not having a job consumed the remainder of most of my benefits. I was living in a co-operative building and they wanted me to buy the apartment; but it was not worth the price they offered because I would have been responsible for the cost of the renovations needed. I refused to buy at this time. I was paying fourteen hundred dollars rent and then it went up to eighteen hundred dollars. I was no longer able to afford the rent on the little money I had while trying to keep daughter and myself in school. It was around Easter 2010 when I left the apartment. This time I really did not have any place to go and asked my relatives to stay in my deceased aunt's house until I could find a place. They said yes but I had a deadline there. I was unable to find a place to live but I could not go into the shelter system either. My family was not supportive of me at that time with any of my decisions; they felt I should quit school; go to the doctor and claim I was in a depressed state; go into the shelter system and let the city find me a place to live. I was not about to be "labeled" and I refused. My faith is in God and no matter what I was going through— as I paraphrased, God will not give me more than I can handle. Another one of my girlfriends and her husband took me in. They did not give me a time limit but their relationship was unstable and I did not want to be a burden even though they assured me it had nothing to do with me.

The New Year came (2011) in and I left the living arrangement with my girlfriend. I asked my niece this time if I could stay with her for a couple of months because she was single. I stayed there one month and left because my unsupportive



family did not care for me living there. Homeless again, all my belongings were in storage, so I traveled with a large luggage bag of changes of clothes. As I left my niece's residence my family wanted to know where are you going? I said why? None of you want me in your home. I was hurt. I did not want to answer any more questions from them. The only thing they said to me was "get help and stay off of the drugs." I looked at them—drugs? The last time I did any drugs was before my daughter was born.

I roamed the street that afternoon, crying, walking up and down. Then I remembered who had helped me in my past. I called up my relative who took me in when I left my husband. This time he was not able to take me. I was determined that I would not go to a shelter. (I had prayed and I knew that was not the plan God had for me.) During my conversation on the phone he suggested another relative who lived in the Morrisania area of the Bronx who had space. He called him. He paved the way and I was able to stay there with him. He allowed me to stay and save money without paying any rent. I started a part-time job and was able to save more. I stepped out on faith; I found a one bedroom apartment in November 2011; I could not afford it but I was desperate for a place and I took it; I settled. The landlord did no credit check, no references and he took cash. My part time job turned into the full-time job I was praying for in January 2012 at New York Theological Seminary. The journey is still continuing even though I have found a place there is still more transformation that needs to take place in my life so I will not be homeless any more.

"Morrisania is a neighborhood in the southwestern section of the Bronx. Starting north and moving clockwise, the boundaries of Morrisania are: the Cross Bronx Expressway, Crotona Park North, Southern Boulevard, Westchester Avenue, 161st Street,

Brook Avenue, and Webster Avenue.”<sup>3</sup> The border of this section of the Bronx extended down towards 149th Street/Third Avenue which is called the Hub. “During 1887, the 3rd Avenue elevated line was extended to provide easy and quick access to and from Manhattan. By the time the subway was extended to the area in 1904, a large influx of immigrants had given the neighborhood an urban character, with tenements replacing houses as the dominant form of dwelling. In 1904 the first subway connecting the Bronx to Manhattan was built under 149th Street, providing cheap rapid transit that with the 3rd Avenue elevated line persuaded hundreds of thousands during the first third of the twentieth century to leave tenements in Manhattan for spacious new apartments in the Bronx. North along Third Avenue, Franklin Avenue branches northeast at a steep hill requiring steps for the sidewalk. (This is where today the Franklin Avenue Shelter is located). When the Third Avenue El was extended into the Bronx in the mid-1880s, it followed a series of streets, among them Carr Street, Morse Avenue, Fordham Avenue and Kingsbridge Road until all were united under the Third Avenue name in 1891. The Third Avenue El lasted into the modern era, with the last piece in service until 1973.”<sup>4</sup>

Morrisania was referred to as the South Bronx. During the 1970s the area was a symbol of urban decay. However, the community has largely cleaned up in recent years due to a crackdown on crime and more public housing units and suburban type homes being built.”<sup>5</sup>

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<sup>3</sup> “The Neighborhood and History of Morrisania in the Bronx,”  
[http://thebx.net/info/\\_neighborhoods\\_bronx\\_morrisania.php](http://thebx.net/info/_neighborhoods_bronx_morrisania.php) (accessed November 18, 2014).

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

The South Bronx is being revitalized. The area once called the “burnt down Bronx” now has shown a different light. Charles A. Buckley, the Democratic leader of Bronx County in 1953 gained federal funds for the construction in the 1950s and 1960s of housing and a network of highways linking the Bronx with the rest of the city, among them the Major Deegan Expressway, the Cross Bronx Expressway, and the Bruckner Expressway. As commuting by automobile became more convenient, high-rise apartment building were erected in southern and eastern neighborhoods along the new roads, including Soundview, Castle Hill, Spuyten Duyvil, and Riverdale. Co-op city, a complex of 15,372 units built in the northeastern Bronx between 1968 and 1970, housed sixty thousand persons and was among the largest housing developments in the world.<sup>6</sup> In the 1980s and 1990s the growth and urbanization began all over. Many other parts of the Bronx are also being restored.

The Morrisania area where the new Boricua College had been built in 2010 is at the center of abundant new housing built on E. 163<sup>rd</sup> Street where buildings are continuously being built in the area. This is also where my church is located at the present time. The church is located on East.163<sup>rd</sup> Street between Third Avenue/Washington Avenues.

Jesus Saves Back to Life Ministries is under the leadership of Apostle Dr. Wanda Lang. The mission of the church is to help restore the people in the community that is being revitalized. The church programs being developed such as Men, Women, Boys, Girls, Prayer, Christian Education and Outreach are supported by the guidelines that already had been established in the Bible. At Jesus Saves Back to Life Ministries, the

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<sup>6</sup> The Bronx County Historical Society, “The Bronx in Brief,” <http://www.bronxhistoricalsociety.org/bxbrief.html> (accessed November 18, 2014).

mission statement comes from John 14:6 “Jesus answered; I am the way, the truth and the life. No one comes to the Father except through me.”

The mission of Jesus Saves is to guide people to God, with a special focus on youth and young adult ministries. Our main focus is on the spiritual well-being of the people we serve. We hope to teach God’s Word replacing the sin of violence with love and respect. We believe that with God’s strength, families will be able to communicate openly and honestly to solve problems. We plan to work with community and government leaders to address the needs and concerns of our communities. We hope to bridge the gap in communication between the generations. We plan to put into place educational programming which will aid our community in taking education off of the back-burner and bring literacy concerns to the forefront. We would like to in time establish a scholarship fund to help deal with the astronomical cost of higher education.<sup>7</sup>

The mission our church today reflects the New Testament when Jesus was sent out by the Father and then Jesus sent the disciples. The church sends out their disciples to enhance the kingdom on earth. At Jesus Saves Back to Life Ministries we embrace the theologies of love, liberation and the good news of Jesus through the missions and ministries. Jesus Saves Back to Life Ministries also believes in the five-fold ministry that is mentioned in the Bible in Ephesians 4:11. The Holy Spirit that governs our lives is displayed through the congregation as we tried to be in compliance with word of God. The congregation has experienced the truth in God’s word in this ministry as their lives have been blessed. As the congregation is being strengthened through the word of God, we can be a witness to the people of this community.

I initially started attending Jesus Saves Back to Life Ministries for my Supervised Ministry course while attending NYTS. After finishing Supervised Ministry 1 and 2 there I began visiting the church more. I left the Baptist Church after finishing my course for

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<sup>7</sup> Apostle Dr. Wanda Lang, “Mission Statement,” Bronx, NY: Jesus Saves Back To Life Ministries, 2007.

many reasons, but the major one was it was located in Bayside Queens and financially I could not make it any longer. I became a member of the Jesus Saves Back to Life Ministries after graduating with my Master of Divinity in 2011 from NYTS.

I was emotionally broken up after graduation. You would think that because I had accomplished what I set as my goals I would be grateful to God that He brought me through. I had a lot of anger wrapped up, bottled up, feeling I had to suppress inside because of what I was going through. I had faith, I trusted in God, and still I worried. Even though I had a roof over my head it was not mine. Through my unstable situation and residence I got the full meaning of support from Jesus Saves Back to Life Ministries as they helped me financially with my struggles at that time. The small congregation along with the Pastor embraced me with such love and let me know they have been through some of the same situations that I going through. It is a place of genuine love. Just as God said “love your neighbor as you love me” and that is what I received there.

When this project initially began I served as the associate Minister of the church. God has elevated me in serving at the church and I was ordained to be an Elder. The congregation is small and growing and is supportive in all aspects in each ministry that is developing in the church.

In my ministry I am serving in the Outreach program and Christian Education. The outreach ministry is still in the process of being established in the area. One of the objectives is to equip women who are homeless with a method in searching for housing in an upcoming revitalized area in the South Bronx.

The Outreach team started with the shelter for single women that is located in our community. The single women’s shelter is called the Franklin Avenue Women’s Shelter

and is located at 1122 Franklin Avenue, Bronx, NY 10456. The Franklin Avenue Women's Shelter was formerly an armory. "The Second Battery Armory, the first permanent armory located in The Bronx, was built in 1908-11 to the design of Charles C Haight, a former member of the New York State militia and a prominent architect known for his institutional buildings. Prominently situated on a sloping site, the armory is notable for its bold massing, expressive brick forms, picturesque asymmetry, and restrained Gothic vocabulary; the design of the structure retains references to the tradition of medieval imagery in earlier New York armory buildings, but bears a marked relationship to Collegiate Gothic institutions."<sup>8</sup> Many other changes happened with the armory when the building was occupied by the National Guard for several decades until 1988. It closed in 1988 and was converted by the City of New York for use as a homeless shelter.<sup>9</sup> In 2011 it is a community center and homeless shelter.

The Morrisania area of the South Bronx is one place where women that are at the shelter do not have the access to affordable housing. Homelessness has become the end result of the problem. There are many single women living in homeless shelters from the community and also from all different areas of New York City. These women lack access to affordable housing because of their circumstances. Homelessness can happen from natural disaster such as hurricanes, fires, floods and other destructions not caused by man. Then you can have intentional destructions such as those caused by man which I had experienced before. Poverty is one of many systemic causes of homelessness that has hit

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<sup>8</sup> Emilio Guerra, "Second Battery Armory," [https://www.flickr.com/photos/emilio\\_guerra/3879506905/in/photostream/](https://www.flickr.com/photos/emilio_guerra/3879506905/in/photostream/) (accessed November 18, 2013).

<sup>9</sup> New York State Division of Military and Naval Affairs: Military History, "Bronx Franklin Avenue Armory," <http://dmna.ny.gov/historic/armories/BronxFranklinAvenue.htm#info> (accessed November 18, 2013).

the Bronx. Many people have lost their jobs or have such a low income that they cannot afford the rising rents. I have experienced homelessness again because the rising rents and the inability to maintain living in the home.

My goal is to help be a transformational agent in helping with the process of recognition and awareness. This process will include empowerment through finding available resources, educational skills, financial budgeting and faith-based learning to alleviate low self-esteem. This demonstration project model will help create a Housing Education that will educate single women on how to take advantage of resources that will help them obtain affordable housing.

## CHAPTER 2 THE SHELTER

During my journey with Jesus Saves Back to Life Ministries my position as Associated Minister in the Ministry was raised. God through Apostle Wanda Lang has elevated my position in the church to an ordained Elder where I am intricately working with the Outreach Ministry. The Outreach Ministry began with the Women's Shelter on Franklin Avenue. The Reverend Yvonne Robinson initiated the works at the shelter while she did her Supervised Ministry course at Jesus Saves Back to Life Ministries and I continue it today.

The Department of Health and Human Services (HHS) defines homelessness as: "A homeless individual is defined in section 330(h)(4)(A) as an individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing." A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation.

An individual may be considered to be homeless if that person is "doubled up," a term that refers to a situation where individuals are unable to maintain their housing situation and are forced to stay with a series of friends and/or extended family members. In addition, previously homeless individuals who are to be released from a prison or a hospital may be considered homeless if they do not have a stable housing situation to



which they can return. Recognition of the instability of an individual's living arrangements is critical to the definition of homelessness.”<sup>10</sup>

There are people who encounter homelessness in different ways, but all homelessness is characterized by a lack of stable housing. Children on their own or with their families, single adults, seniors, and veterans compose various demographic groups that may use different types of programs or services or have differing factors that contribute to their homelessness. There are also those who experience homelessness for various lengths of time (short-term, long-term, or “chronic”) or who experience multiple episodes of homelessness (moving between housing and homelessness). Those who are “doubled up” or “couch surfing” are also considered homeless if their housing arrangement is for economic reasons and is unstable (a disagreement or other scenario could result in being asked to leave). Accessible and affordable housing is the key underlying need for all these situations regardless of other demographic factors.<sup>11</sup>

“Homelessness is both the problem and the symptoms of other problems that can range from financial instability, from unemployment and also chronic substance abuse.”<sup>12</sup>

In researching other places that deal with homelessness I came across information on the Bowery Mission and the Leah House Inc. The Bowery Mission has created a program which consists of meals, shelter, and medical care for men, women and the youth. The challenge is to create a model of educational transformation rooted in a faith-based foundation for the homeless women so they can understand what got them there

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<sup>10</sup> National Health Care for the Homeless Council, “What is the official definition of homelessness?” <http://www.nhchc.org/faq/official-definition-homelessness> (accessed November 18, 2013).

<sup>11</sup> Ibid.

<sup>12</sup> The Bowery Mission, “Homelessness in New York City,” [www.thebowerymission.com](http://www.thebowerymission.com) (accessed November 18, 2013).

and what can they do for themselves not to go back. The model of transformation I am attempting to create is to connect the women in faith, work, and help them to an abundant life of independence—to be homeless no more.

The Bowery Mission's programs for women evolved more in the 1990s as women became the new face of homelessness. Dealing with decades of experience with men's homelessness, The Bowery Mission's programs for women started small and has now grown into The Bowery Mission Women's Center at Heartsease Home, Manhattan's only faith-based residential recovery program for homeless women. Many homeless women have moved from place to place – a friend's couch, a stairwell, a city shelter. Many women have experienced sexual victimization, financial exploitation, emotional or physical domestic abuse that contributed their homelessness. Homeless women are often experiencing acute physical health problems. Many are burdened by alcoholism, drug addiction and mental illness.<sup>13</sup>

The Bowery Mission addresses these challenges holistically. The Bowery Mission Women's Center at Heartsease Home, is a residential recovery program on the Upper East Side of Manhattan. The Bowery Mission Women's Center at Heartsease Home houses 20 women at a time in Manhattan's only faith-based residential recovery program for homeless women, committed to each woman's spiritual, emotional and physical restoration.

The women residents in this 9-to-15 month recovery program, women share bedrooms in a five-story brownstone. Daily curriculum includes counseling, life skills classes, spiritual disciplines and educational enrichment, along with volunteer-led opportunities like painting, creative writing and sewing lessons. The Career Center provides tutoring and resume assistance.<sup>14</sup>

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<sup>13</sup> Bowery Mission, "Recovery Programs for Women," [www.bowery.org/programs/programs-women](http://www.bowery.org/programs/programs-women) (accessed November 19, 2013).

<sup>14</sup> Ibid.

The Leah House Inc. is a New York-based non-profit organization housing homeless women. They have the capacity of housing only three women in their residence. Leah House was

Founded in 1996 by Mildred I Clark, MD due to the high number of substance abusing women, the growing number of women who were homeless and the chronic unemployment faced by women. They are committed to provide a temporary domicile for females that offer emotional and skills development programs for the residents as well as the broader community. The programs within the domicile are based on scripture with particular attention on developing the inner resources of the women to take charge of their lives and become productive neighborhood citizens. In essence, Leah House, Inc. is a community educative center for the development of finer womanhood.<sup>15</sup>

There is a three step process interview—prescreening before you are accepted into Leah House. The characteristics you must portray are:

- Must be Employed
- Must be willing to embrace the Leah House Tenants inclusive of Weekly Bible Study
- Must be willing to grow spiritually
- Must have the desire to increase their Earning Power
- Must be willing to network with others in an effort to negotiating various systems effectively.

There is a personal interview which is held by Ms. Clark that will be the final criteria as to whether you are allowed in. They are not able to handle any mentally challenged women as of yet, because there is no professionally skilled person staying at the residence. Ms. Clark's program is similar to the project which I am engaged in presently helping to transform women. Her residence is also temporary, lasting from six months to one year before the women exit the residence. Her philosophy is

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<sup>15</sup> Interview with Mildred I. Clark, MD, Leah House Founder.

transformation, along with faith-based teaching while you are residing at Leah House. These two programs share the same goal manifested in different ways to defeat the effects of homelessness and to make the person a part of society and what God had intended for humanity.

Franklin Avenue Women's Shelter in the Bronx has temporary housing for the homeless women. The women there meet challenging situations while residing at this shelter. One of the challenges is the regulations and laws that involve the women that reside in the shelter. The dwelling is a temporary resident where they cannot leave their belongings in the room. There is no permanent room assigned where you can have storage. Their storage space consists of a locker where items that women can keep for clothing and their personal hygiene. After breakfast is served they are on a time limit where they have to leave the shelter with everything, nothing must be left because they are not guaranteed the same room when they return. As I visit the shelter where the women resides it is a depressing place. The self-esteem of the women is low. Hope for getting housing from the shelter for single women can take up to two/three years or more.

I walked through the neighborhood and talked with some women that were in front of a residence near the shelter and ask them about the housing in the area. Their response was not a positive one. The problems are similar to one another in how they lost their apartments, staying with a friend because they do not want to go into the shelters or on the verge of being evicted from their residences. As the economy drops it will cause the shelters to increase with more women. Yet while searching the website look for the affordable housing I found this statement written in 2002 as Mayor Michael R Bloomberg launched the city's most aggressive affordable housing plan in two decades to

create and preserve homes and apartment for hundreds of thousands of New Yorkers. The Mayor said “every generation of ambitious and hardworking New Yorkers deserve just what my parents struggled to achieve and what all parents want for their children: the security that only good homes in safe and stable neighborhoods can provide. Affordable housing is fundamental to our long-term economic prosperity.”<sup>16</sup>

My question is why has the number of homeless increased with the completion of affordable housing? There is not an actual completion of affordable housing because housing is continuously being built. The number of homeless New Yorkers in shelter has risen by more than 69 percent since 2002.<sup>17</sup> That is when Mayor Bloomberg made his statement about affordable housing.

There are criteria in order to get affordable housing. Housing Preservation has on the web site for affordable housing a place called Apartment Seekers. These buildings that are being developed have a lottery system after applying for them. The lottery system as it states, you may or may not be called for that particular development. If by chance you are called; then you must go through a pre-screening process that still does not assure you getting housing. If you make it past pre-screening then there is another screening you must go through. They also have a “Check list” (see Appendix C) on the documents you must have. There is nothing on the list indicating if you are homeless what to provide as a substitute for a lease.

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<sup>16</sup> NYC Affordable Housing Resource Center, “Current Homebuying Lottery Opportunities,” [http://www.nyc.gov/html/housinginfo/html/homeownership/home\\_buying\\_opportunities.shtml](http://www.nyc.gov/html/housinginfo/html/homeownership/home_buying_opportunities.shtml) (accessed November 19, 2013).

<sup>17</sup> Coalition for the Homeless, “The Catastrophe of Homelessness,” <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/facts-about-homelessness> (accessed November 19, 2013).

Realtors can find you an apartment for a fee. You will not be guaranteed to be placed in a building with brand new appliances but they may be used and some are in good condition. My advice to you is do not settle for the apartment if the appliances are not in good condition because if you do you may not get it replaced.

Another alternative is the waiting list for a renovated building in New York City that is owned by the private developers in coordination with the HPD. These buildings also are available with the NYC lottery system for housing. You place your application in with NYC.gov with the Apartment Seekers' lottery system and wait for them to contact you.

### CHAPTER 3

#### THINGS THAT HAPPEN

My original plan for this project was to be with single women with children who are homeless but the shelter that was in the neighborhood of my church was for single women only. The project shifted from single mothers to single women. I began my outreach program at the Franklin Avenue Women's Shelter that houses only single women. The single women come from all over the five boroughs. The average length of stay for the women that come there is twenty-one days, and some longer before being shipped to another location. The implementation of my project is challenging for the women can be moved at any point depending on each person's circumstances while they are there. My project involved many different women because of the frequent movement of the women from shelter to shelter, and because most will not return to the Bronx area. My targeted group has lost a part of, or all of their financial stability, resulting in their placement in the shelter.

My plans were also to compare different locations—Brooklyn vs. Bronx or Queens vs. Bronx—to find out if there are any structural differences between the shelters. I would also try to gain access to them and see if the organizational procedures are the same as the Bronx shelter. Another part of my project was to look at single women as opposed to single mothers with children in the shelter system to see how their circumstances differ. My plan deviated again because I was unable to go to the single

women shelter in the other boroughs. I was able to go the family shelter located in Brooklyn where single women and single women with children showed a stark difference from each other.

There were many obstacles that Rev. Yvonne Robinson had in the beginning to allow us to gain entry in the shelter. Whereas I emailed the Director of the family shelter in Brooklyn and I was allowed entry with no problem, the shelter on Franklin Avenue allowed us entry to the shelter only once at the end of each month, and for only one hour. Because we overstayed the time limitation, one month later the staff shelter eliminated our use of the library. We held our sessions in their cafeteria on their fold-up tables. At the Brooklyn shelter I had no time limit, no restrictions on the day and I was allowed time as long as I called ahead to let them know I was coming on that particular day. The times I visited I stayed over eight hours each time.

The Brooklyn shelter has their statement of client rights and client code of conduct given to them as they must sign a document that they agree to comply with the rules and regulations of the corporation. They are supplied with appliances like in a furnished apartment because they are responsible for cooking their meals. Whereas the Franklin shelter rules and regulations are listed on the wall in the lobby of the shelter and they must read it there while waiting for a room for the night. The rooms are like dorm rooms that hold six women to each room. Franklin Avenue shelter staff cooks for the women three square meals a day. They are not allowed to bring in food from the outside of the shelter. In the Brooklyn shelter I was able to have eight hours visits.

Other things that interfered with my project were finances. I was not financially able to travel around to the different boroughs to the other single women shelters. I was



able to visit the family shelter in Brooklyn. And this is where the single mother with children resided that is the participant in my project.

This process was challenging with a great deal of struggle. The women were open to hear about the word of God but reluctant to discuss their background. Many said that they would discuss their background over the phone. When I would call for a conversation, they would say “can I get back to you, I’m busy.” Then the next time I called, there would be no answer. I left messages, but received no return calls. I did get two women to sign the release paper to be the Human Subject Research, but the next week they were relocated out of the shelter and I was unable to get any information. The third person that signed the release form was from Brooklyn. I was able to get an interview with her as well as she participated in my project.

I tried calling many of the women from whom I had gotten phone numbers to conduct phone interviews. I left messages on the answering machine of one of the ladies. The other number was cut off. The interview I got was from the session we had with the women from the Franklin shelter. I got most of the stories verbally from women while we were at meetings. Most of them would not agree to be a human subject for the research. I will share the story of disappointments and despair of these women, throughout this project.

Things also happened with the financial recovery key of transformation model. I had originally had Steven Jones scheduled to come to the church to facilitate the group and to steer the women in this area. Mr. Jones was unemployed at that time he agreed to help me. Then he then found a job and was not able to come out on the Thursday evening that I had scheduled. I did not have anyone else that would do this task for me for no fee.

I did the next best thing and that is get the training myself and do the seminar. The Prayer key of transformation I facilitated also with the women in the shelter. These sessions were done in the Franklin Avenue Shelter and the Brooklyn shelter.

Change also starts when the church gets involved in the community instead of just the usual church on Sunday. In the Bible the book of Acts 1: 8 states “But you shall receive power when the Holy Spirit has come upon you; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth.” The church can unite with the people through empowerment and prayer because through Christ all things are possible—change can happen. I see the change through Christ at Jesus Saves Back to Life Ministries—as the congregation is growing and we will be expanding, the church doors will be able to open on a daily basis to assist the community. Also the Bible states in Isaiah 61:1-3 “The Spirit of the Lord God is upon Me, because the Lord has anointed Me To preach good tidings to the poor; He has sent us to heal the brokenhearted, to proclaim liberty to the captives, And the opening of the prison to those who are bound.”<sup>18</sup> The word of God will help empower me to help women change their lives. Transformation is needed in all aspects of these women lives. Transformation must come from first within each person starting from the inside out.

In John 10:10 “The thief does not come except to steal, and to kill, and to destroy.” Who is the thief? The thief is defined as a “person who steals another person’s property without force or violence.” The synonym for the word thief is a robber in reference to one who steals. A thief takes the goods or property of another by stealth without the latter’s knowledge: *like a thief in the night*. A robber trespasses upon the

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<sup>18</sup> Unless otherwise noted all biblical quotations are from the King James Version.

house, property, or person of another, and makes away with things of value. The noun *thief*: a criminal who takes property belong to someone else with the intention of keeping it or selling it.<sup>19</sup> From the definition the property that is gone is housing; your residence, domicile, a place to live. The landlord, the government or natural disasters even the person themselves can end up being the thief. The biblical context of the scripture using the word *thief* can be referring to the thief as Satan who is a deceiver, a liar.

How did the thief steal and what did he kill and destroy? The Bronx once was “burned down” and left the land destroyed and undesirable to live in. How was the land destroyed? The people themselves destroyed their land. Much of the destruction was caused by fires. They thought by setting fires the city could give them a decent place to live and furniture. Can the church help? Dr. Peter Heltzel’s book *Resurrection City: A Theology of Improvisation* states how communities can be restored. “Resurrection city call religious communities to model a new form of prophetic politics. In local communities of care and community action, we can strategically partner with governments to create and uphold social innovations that empower the poor and create a more just society. As religious communities creatively organize for justice, we will see an increasing number of hopeful signs of political hope and cultural renewal.”<sup>20</sup>

Jesus says: “I have come that they may have life and that they may have it more abundantly” (John 10:10). Today, the revitalization of the Bronx is starting to boom in the Morrisania section of the Bronx where once abandoned lots were. How does Jesus come to restore? “Jesus said I have come, He came from the Father, the Christological

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<sup>19</sup> www.thefreedictionary.com, s. v. “thief,” s. v. “robber.”

<sup>20</sup> Peter Heltzel, *Resurrection City: A Theology of Improvisation* (Grand Rapids, MI: W. B. Eerdmans, 2012), Introduction.

doctrine: “the two natures of Christ are united in one person (hypostasis) without confusion or change and without division or separation.”<sup>21</sup> This defines Jesus as one hundred percent divine and one hundred percent human with the power of the Father transferred to the Son. Jesus restores through the Word which is given in the Bible. How can women live the abundant life? The abundant life, a better way of living will give restoration to life if you have faith that does not waiver to believe it can be done. Can the homeless women have a better life? The new life, the better life can be in the awareness of the women transforming themselves. The promise is from the Word of God that has been manifested through Jesus, then through the unction of the Holy Spirit of the promise when your faith to work.

The question is: Are you willing to fight for it? As the land in the Bronx is being revitalized the women in the shelter can be transformed with faith as their basis for transformation from the inside/outside. The women must be willing to reposition themselves. Bishop TD Jakes talks about the personalities that are hidden within yourself that you do not acknowledge for whatever your reasons are. There must be the courage to confront first “these character exist in all of us. I have had to face them myself in my life. These characters are the voices of reason that we often muzzle rather than listen to.”<sup>22</sup> As the women acknowledge their difficulties by confronting the problem this is a step in the process of change. It will take a repositioning in all facets of their life for change to be effective.

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<sup>21</sup> Daniel L. Migliore, *Faith Seeking Understanding: An Introduction to Christian Theology* (Grand Rapids, MI: William B. Eerdmans, 2004), 178.

<sup>22</sup> T. D. Jakes, *Reposition Yourself: Living Life Without Limits* (New York: Atria Books, 2007), 23.

I attended community board meetings where information was released on new buildings in the area. I also attended seminars and training sessions on housing to help find out the criteria for applying for housing. This was a challenging but not impossible. My church is in the process of formatting other programs that will be used in my project. We as the church will not turn anyone away. As the church is in the process of growing, the community will be able to reap the benefits of this growth.

There must be a political/policy change within the shelter system for the regulation and laws affecting the women in Franklin Avenue shelter. The policy that is written for the shelter system found on the NYC website for the homeless states: “All adults entering the shelter system are expected to work with shelter staff to regain financial independence as soon as possible. You will need to follow an independent living plan, participate in programs that meet your needs and follow shelter guidelines that keep client and staff safe”<sup>23</sup> I know the system is geared for temporary housing but the constant movement of the women needs to be addressed. I am still working on how to meet this particular challenge and at what level it can be addressed. The other obstacles that they face are the strict regulations that they must abide by while they are in the shelter. The regulations come from the government and the change of these laws must come from the politicians who have some influence with the district leaders of the community to invoke this social change.

We can go up against the system without fear of any retaliation from the government. We are not living in a dictatorship but in a democracy where we have rights. Martin Luther King Jr. wrote a sermon called “Antidote for Fear” where he gave his

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<sup>23</sup> NYC Department of Homeless Services, “Temporary Housing Assistance,” <http://www.nyc.gov/html/dhs/html/housing/housing.shtml> (accessed November 19, 2013).

perspective on fear. He stated: “We can master fear through one of the supreme virtues known to man: courage. Courage therefore is the power of the mind to overcome fear. Unlike anxiety, fear has a definite object which maybe faced, analyzed, attached and if need be endured. Courage takes the fear produced by a definite object into itself and thereby conquers the fear involved.”<sup>24</sup> Voting is a right our ancestors fought for us to have today. If there is a candidate in office who hasn’t proven himself for the people we can exercise our right by voting him or her out of office. When a candidate is in office, he/she can make systematic changes. These changes take time; so be patient. This is one reason why we as people should always exercise our right to vote. Voting in the minor elections is what can help change the systems that are put in place.

I started being an advocate for voting. I also have been working the election polls from 2007 until today. I encourage people to go out, starting at the age of eighteen to become a registered voter, get a non-driver license identification card to establish themselves as living in the city among other reasons. “It is important to advocate because the government has the ability to make the economic, social and political decisions necessary to attack the deep structural causes of poverty and hunger. We as people of faith should remind leaders of their responsibilities to the people to offer constructive alternatives. We can bring about public policy changes that will end hunger and poverty in our lifetime. It’s not a difficult thing to do. It just takes the will to act and speak out on behalf of hungry and poor people.”<sup>25</sup>

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<sup>24</sup> Martin Luther King, Jr., *The Strength to Love* (Philadelphia: Fortress Press. 1963), 118.

<sup>25</sup> Bread for the World, “What We Do,” [www.bread.org/what-we-do](http://www.bread.org/what-we-do) (accessed November 19, 2013).

## **What Happened**

Many women enter the shelter system from different boroughs. I attempted to find out where they were from before entering the shelter and what were the circumstances that caused them to be in the shelter system. Interviewing the women, I tried to find out where they had lived, how their lives were in the past, what could be done differently to enhance their quality of life. I found six women who agreed to share their stories with me.

### **Subject 1**

Anastazia and Verediana: A Mother and daughter from Africa; Subject A—Mother speaks no English. About 70 years old who was ailing, a sickness her daughter was said “it is her stomach”. Daughter—Subject B she is about 40 years of age with some English and understood what we were saying. They both had no computer skills. They both were Christians that believed in God and understood prayer and wanted us to pray for them. Their situation that landed them in the shelter was a robbery. They had their savings kept at home which was their rent money. When her residence was vandalized they had no other means of money. This led to an eviction and into the shelter system.

They regret trusting people in their residence that may have possibly set them up to be robbed. “God has not changed in my life. I have changed from worrying about the things that have happened.”

### **Subject 2**

JoAnn: A middle-aged woman moved from Virginia to escape abuse from her husband. She found a job and an apartment. After a few months she lost her job. She hadn’t worked long enough for unemployment in addition to coming from another state. She was evicted when she was unable to pay her rent for a couple of month. She did not want to return to Virginia because of the abuse. “I know that there was something that got me out because I had enough.”

### **Subject 3**

DotAnn: A woman on disability lost her apartment due to a rent increase and was unable to pay the higher rent. She was only able to afford rent up

to eight hundred dollars a month. She lived in Brooklyn and would like to return if she can be placed in affordable housing. "I believe in God."

#### **Subject 4**

Kathy: A young adult in her early twenties who had problems with her family and moved to the Bronx from lower Manhattan. She had gotten ill and went in and out of the hospital with her sickness. She was out of work for a long period of time and lost her job. Her landlord gave her a few months; she did not want to go to welfare for help because she believed in getting another job. The day she got another job her landlord had evicted her. She had to take her belonging to a friend and ended up in the shelter. "I feel sometimes it hard to believe in God when you go through trouble but I do believe."

#### **Subject 5**

Gladys: An older woman in her early seventies with a private home and tenants with a separate unit in the home. Her tenants' lease was up and she was having problems with the tenant but not major ones. The tenants paid their rent on time. The tenant's lease was up and she did not allow them to renew their lease. One of her daughters with children was in an abusive relationship so she allow her to come back home. When her tenants move out she gave her daughter the unit for rent. She claimed for a few years everything was alright. The rent was being paid and was have just a few problems with her daughter. The problems started escalating and her daughter began paying partial and then no rent at all. The daughter's explanation was different each month as to why she did not have the money, and she said she believed her each time. The daughter went to the welfare department and got a 'one shot deal' where the back rent was paid. Her daughter never gave her any other money again for months and back to the same situation. She could not get another 'one shot deal' but propositioned her mother in another deal where she gave her the deed to the house. She said I should have asked more questions but I didn't and trusted her. "I didn't ask the right questions and my denial cost me my house. The Marshalls came and put me out. I lost my house and I can't get in touch with my daughter. I know of the God of forgiveness because I have forgiven my daughter even though she does not speak to me."



## Subject 6

Linda: A woman with three children not in the Franklin Avenue shelter—she is located in the Brooklyn family shelter. She has two of her children with her because they are under age. The other child is living with friends because she is over eighteen years of age. She worked at a job in the city and lived on Staten Island. “I lost my job because of my health. I was in the hospital for a few months on and off. I could not pay the rent any longer. I was unable to find another job. I wished I could have saved more money because you will never know when you can become ill. I do believe in God.”

As we explored and spoke about the women from the Old Testament, many of the women in the shelter said: “We begin seeing ourselves in some of the women we discussed but how the women’s stories ended, our story did not end that way—we were not as strong” as we reflected after prayer. (The women recognized how their faith needed to be strong—this is transformational change).

I interviewed the women in the shelter system to find out what were their religious beliefs. While in the shelter system has their relationship with God changed? What are the effects of hearing the Word of God? Six women participated inside and outside the shelter. (The subjects will vary for because it is a temporary shelter.)

## Subject 1

Carol—she was the first woman that attended Jesus Saves Back to Life Ministries Sunday worship service from the shelter system. Carol was wheelchair bound because she had her right leg removed from her knee down. That Sunday Reverend Yvonne Robinson picked her up from the shelter and brought her to church. Carol said when she heard the story of Rahab at the shelter that I had expounded on she wanted to hear more. She heard the preached word from Apostle Dr. Wanda Lang that touched heart even more and turned her life over to Christ that afternoon. Carol confessed that she was not saved and desired to be. She confessed her belief in Jesus Christ as her Savior. Then the congregation gathered around her and I did the altar prayer for her. I kept in touch with Carol over the phone for prayer each week. Then one week Carol called me and informed me that she was being moved out of Franklin Shelter. The transportation van moved her in the evening. She said she was being placed in a Lower Manhattan rooming board facility which has better

access for her because she is wheelchair bound. One week later Carol called and was placed in a shared apartment building in lower Manhattan she was grateful because she stated: “Once I turned my life over to Christ things began to happen for me.” She thanked the church for coming to the shelter and said she will not be able to come back up to the Bronx for church because of her finances and just keep her in prayer. Carol said she will call back with the address of where she was staying so we can visit. A week has gone by and I have not heard from Carol and called her to find out her line was no longer in service.

#### Subject 2

Vernell—she began attending the worship services on Sunday after she began attending our Spiritual Recovery meeting that was held on Thursday evenings. Vernell also belonged to a Baptist church in Manhattan but has not been to church since she entered the shelter system. She decided to come to reunite herself back to God since she was not near her church home and the lack of finances did not enable her to attend her home church.

#### Subject 3

Heather—she began attending the worship services on Sunday after attending our Spiritual Recovery meeting that was held on Thursday evening. Heather believed in a Spiritual being or a God but a higher power. She stated “I enjoy your worship service because when I am feeling low I remember the word that was preached and the songs.”

#### Subject 4

Cheryl—she began attending the worship service on Sunday after attending our Spiritual Recovery meeting that was held on Thursday evening. Cheryl attended church in the past. She did not state what denomination but she was part of the choir as she volunteered her services during our Worship and Praise before service began. She would also render solo songs during the service.

#### Subject 5

Sandy—Visited on Sunday only once. She attended the Spiritual Recovery meeting that was held on Thursday evening. Sandy was employed and had to work on Sunday that why she was not able to attend. Sandy did not stay in the shelter system long because she had worked out a place for her to move in and needed time to save her money to get into the apartment. So she left her old place and went into the shelter system until she got her new place on her own without their help.

## Subject 6

Linda—the woman from the shelter in Brooklyn attended Sunday worship a few Sunday services not consistently because of the distance she had to travel with financial troubles. She was raised in a Baptist church, attended church up until she was a young adult; she is not affiliated with a church currently but believes in God.

Rev. Yvonne Robinson's and Zolia DeLa Cruz's semester of Supervised Ministry had ended and they were no longer required to continue with Jesus Saves Back to Life Ministries and I continued the lecturing sessions. Rev. Yvonne Robinson did attend a few more of the meetings at the women's shelter and then she stopped coming. When we had Zolia DeLa Cruz with us she was able to reach more of the Hispanic women. After she left many of the Hispanic women stopped coming to the meetings. When I approached some of the Hispanic women they would say: "No speak English." A few of them still came to the meeting but not as many as before.

I developed different seminars for the women. These seminars are the keys for transformation in this model. The seminars consist of Spiritual Recovery, Financial Recovery, and Prayer. I endeavored to bring in experienced persons who had done spiritual recovery meetings and I offered a meal after each meeting; a financial person to help in budgeting through learning how to prioritize financially your obligations with low income and hoped to offer clothing to the women; and finally, to bring in the community district leader or representative to discuss what the alternatives available to them. I planned to compare the ratio of women losing their homes for financial reasons rather from abuses (addictions/violence).

### **Spiritual Recovery**

Spiritual Recovery was an eight week seminar of meetings developed for the women that I am using for my keys in the transformational model. The Spiritual

Recovery meeting was developed by Carolyn Williams and it was initially started for men and women that were recovering from substance abuse. She came to Jesus Saves Back to Life Ministries for her Supervised Ministry course from New York Theological Seminary. This was her project that she had developed in lower Manhattan and wanted to bring it to the Bronx area. The meeting turned into a recovery of more than substance abuse. It was for different kinds of abuse: church abuse, domestic abuse, childhood abuse, mental abuse and faith recovery. Ms. Williams developed an eight week dialogue on how substance abuse can effect changes that would lead to an ineffective life. Ms. Williams attended a few of the meeting we had in the shelter. She offered the women a full course meal after the meeting that she cooked herself. The women came out for the meetings. This strategy was effective. Ms. Williams was able to reach the women in the shelter because she had run other meetings in the Chelsea area of Manhattan and was too recovering from substance abuse. After Ms. Williams' semester was over the meeting continued with a new facilitator from the congregation who was a qualified social worker.

The majority of the women who attended the Spiritual Recovery meetings were in the shelter system for drug addictions. The ratio of the women that attended was 12:2 in favor of women with addictions from women with financial trouble.

Ms. Carolyn Williams was able to secure an evening pass for Thursday evenings for the women to come out without losing their bed space if they were late getting back to the shelter. Many women from the shelter attended these meeting. We also gave out clothing and shoes after the meeting to those in need. The meetings were open to men

who also attended. Some were released from the prison system and some were in recovery and they saw the flyer and attended the meetings.

On Thursday evenings Jesus Saves Back to Life Ministries also hosted a place for the Democratic Meeting with Honorable Cynthia Cox in the next room when we had our recovery meeting. The Democratic Meeting joined our meeting after they closed out. The representative from the District Office spoke at our meeting to remind them of their voting rights. Participating in voting is one way to effect systemic change. Voting is our right and it is the start to help end the poverty in the community. We have to start at the district and borough president level in the general elections for the necessary changes to take place in the community. The representative was trying to impress on the women the need to vote in any and all upcoming elections. In faith-based organizing collaborations is necessary between the women from the shelter in coming together with the politicians to take part in improving the community. In introducing the women to someone at the ground level has the potential for change to help heal those who are oppressed. To vote in the elections can help policy changes that will benefit the needs of the community especially in affordable housing. We had the representative from the office of Vanessa Gibson in District #77 attend a second meeting. She asked for the voices of the women in the shelter to speak on any issue they had regarding housing.

When we had our meeting we issued supplies of pens and notebooks for the people to answer the question that were in the topic. The books never came back the following week. The information that I recorded is from the notes I took each week as we had open discussion on each topic at the end of the sessions. The eight week series of the Spiritual Recovery was done in this order:

1. Developing a relationship with God
2. Abstinence /Recovery
3. The Void
4. Taking Personal Responsibility
5. Social Interaction
6. Forgiveness
7. Taking a Moral Inventory of One's Self
8. Reservations

The questions that were given out at the meetings were never returned or filled out. I tried my best by logging some of the opinions that the women gave throughout any session.

#### Subject 1

Vernell—she started with attending the Spiritual Recovery meeting that was held on Thursday evenings. Vernell inform us of her long time use of drugs and that aided in most of her problems she had with housing. Her addiction also created a financial problem. Vernell signed the release to be my Human Subject; we were going to meet for her to tell her story and she got transferred from Franklin Avenue shelter because her stay extended her time. I contact Vernell by phone so we could meet; I would have gone to meet her but she changed her mine. Vernell stated how she loved God, she knew about him because of her background in church.” If it wasn’t for God I would have lost my mind a long time ago, but the drugs helped.”

#### Subject 2

Heather—she began attending our Spiritual Recovery meeting that was held on Thursday evening. Heather was not as open with her problems. She cried a lot and finally she decided to open up and signed the Human Subject form. Just like Vernell she also had to leave Franklin Avenue shelter for extended time. I was unable to contact Heather by phone because her number was disconnected. “I don’t have a relationship with God. I know him but since I was coming I feel different.”

#### Subject 3

Cheryl—she began attending the Spiritual Recovery meeting that was held on Thursday evening. She never voiced her reasons why she was in the shelter. She came to the meeting there and Sunday worship services. After

a few weeks of attending; Cheryl got transferred from the Franklin Avenue Shelter. She did not offer any contact number to us. "I know God and what He can do."

#### Subject 4

Sandy—she attended the Spiritual Recovery meeting that was held on Thursday evening. Sandy was employed with a drug problem. She said her drug problem had started taking precedence in paying her bills and was a major factor in losing her place. Sandy would not sign the release form but volunteered her troubles through her addiction in the meeting. She turned away from the drugs when she was in jeopardy of losing her job. "I praise God every day because I would be here."

#### Subject 5

Mary and Shekima—she attended the Spiritual Recovery meeting that was held on Thursday evening. Mary attended with her daughter Shekima. Mary was in a shelter in Manhattan and her daughter was in the Bronx at Franklin Avenue. Mary drank more than she did drugs as she suffered from domestic violence. Her daughter who was in her mid-twenties wasn't involved in drugs but came for information and applications for welfare to try to get her own apartment. Shekima was to talk on a personal level for help and was not comfortable in the atmosphere of the shelter. Thursday after the meeting we also engage in ministering with the women when they asked. Mary I love God. Shekima I know about God. Shekima it is hard being in the shelter that is the Void because I am not with my family.

#### Subject 6

Linda—she did not attend the Spiritual Recovery meeting on Thursday because of the distance and time. I went out to the Brooklyn shelter to hold a meeting with her and elaborated on Spiritual Recovery. Linda informed me that she was familiar because she attended Alcoholics Anonymous meetings. God has been in my life from a young girl. The Void is having my children here with me in the shelter and not at home. I have taking responsibility of the decisions I have made because many of them wasn't good but I had to do what I need at that time. Yes, drugs played a role in my past and I have recovered from that. I had reached out to my family member and ask for forgiveness on many things, I realize that my son will never forgive me but I can't allow that to hold me. My daughters understand about my past. They don't want to be here with me but they have accepted it and that I am trying to do what I can to leave here. I look at myself on a daily bases and now I have taken a look all the way back when I was first homeless. This is not a good place, my illness is factors today in me working because of my finances I am now disable and

unable to go back to work. I am waiting on what Social Security to help me; in order to get me out of here. We discussed all of these topics:

1. Developing a relationship with God
2. Abstinence /Recovery
3. The Void
4. Taking Personal Responsibility
5. Social Interaction
6. Forgiveness
7. Taking a Moral Inventory of One's Self
8. Reservations

After our conversation Linda stated: that she would have changed my order because of different stages of recovery. This was an interesting session because she reflected on other parts of her life and noticed a pattern that needed to be broken.

On one Thursday evening at the Spiritual Recovery meeting when Ms. Carolyn was lecturing no one showed up. It was the Fourth of July. The prior week we had gone to the shelter to let the ladies know that we will have a meeting on the Fourth. Ms. Williams was disappointed and we assured her “things happened.” No women from the shelter came. We continued the meeting as planned. This particular session was on the topic of the “Void.” Ms. Carolyn not only spoke on the “Void” but the void she was feeling at this particular time because none of the women had shown up from the shelter. There were other members of my congregation there and we all participated in the conversation to let Ms. Carolyn know that “void” still happen. We as people who are not in any abusive recovery still are going through different voids. Ms. Williams had prepared food and we had no refrigerator in our church to store the food. We had two large pans of macaroni cheese, two large pans of bar-b-que chicken, one large pan of string beans and one large pan of fresh salad. Ms. Carolyn said she can't take all this food back home then suggest that we feed the people on the street. We took our tables out to



the street and set up to give the food away. The people were grateful, we had street ministry incorporated with our meeting that night as we had lines of people coming out for food this meeting.

#### Subject 1

A man with his wife: We were hungry and had no money to eat. I thank you for this food tonight. The man pulled out coins from his pocket for payment and we said no it is free; then he cried and continued to thank us again. We gave him extra to take with him.

#### Subject 2

A man: I have no family in the area; none of my friends invited me to a bar-b-que today. Thank you, you are a blessing because I was lonely and nowhere to go.

#### Subject 3

A group of women: We were on our way to the shelter (they were a different set of women than those who never came to the meeting) they said they were happy for the food. Our Evangelist ministered to the women while they stayed and ate.

We had no food left. The people stayed with us on the street eating nearby.

Ministry was done on the street. We even had a man that approached us and said it was dark out and we should leave because he was leaving and the neighborhood is not safe on the street after 9pm. God sent his angel to watch over us while we were doing his work.

#### **Financial Recovery**

The financial part of the key to transformation was done by me. I originally had Mr. Steven Jones whose profession is in accounting and had done seminars in financial recovery. Mr. Jones was unable to come on the Thursday evening when the women came out. He was available on Saturday but the women do not come out on Saturday.

I went to a free Training Course in “Your Personal Financial Recovery.” I received a Certificate of Training that certified me as able to teach this course for your personal financial recovery.

What is credit? It is defined as: “The confidence in a purchaser’s ability and intention to pay, displayed by entrusting the buyer with goods or services without immediate payment.”<sup>26</sup>

The history of the credit card began with MasterCard and the Visa card, first issued in 1975. Before the credit card we had lay-a-way. In the past the interest percent was 5%-7%; today the interest on credit cards is from 10%--29%. You should know how to use credit cards because it will define who you are. You can have positive and negative credit. Positive credit is opportunity, loans, buy now pay later and business. Negative credit is debt, foreclosures, stress and sacrifices. Today people are using their credit card to live off of. This is considered a negative way to use credit.

The credit card like anything else is a responsibility and should be respected. Matthew 22:21 states: “They say unto him, Caesar’s. Then saith he unto them, Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s”. Because when it is time to pay the card you can’t hide. You got the credit card on good faith that you will pay, so now you must pay up. This is where we can get into trouble. Some people even live off their credit cards to keep up a high standard of living. When we lose our job, have no income, or even get a lower paying job where you are not able to pay, the debt is still ours and it must get paid.

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<sup>26</sup> [www.dictionary.com](http://www.dictionary.com), s. v. “credit.”

At the shelter in Brooklyn when I went through the process with Linda, it was productive. She shared how she spent money she had in the past, present and future.

#### Subject 1

Linda:

I had a good paying job but she did not have the girls at the time. I began having more children and had to change jobs. Many times I spent because of depression, stress and just going out of control. Drugs and alcohol got the rest of the money after taking care of some of my responsibilities. I had bank accounts and was unable to keep them because they would get overdrawn because of not budgeting the right way. I have learned my lesson with money because I did not earn the same amount. The money from welfare today is not enough to sustain you with growing children. I am waiting on social security to start to help and maybe afford a place. What I learned from this session with Yvonne is that after seven years of non-payment of a credit card it can be charged off and removed from your credit history. I am not able to start any bank accounts at this time. I know how to save and when the social security begins I will be able to do some saving.

Her trigger points of spending:

Linda: Past spending was to protect our image. Now today is overcoming the past problems. For the future continuing to confront the causes of spending and not to go back.

Her financial goals:

Linda:

My past goals I made were a car, vacation and employment I achieved. My present goals for this year are a new apartment and savings-not yet achieved. My future goal is for a checking/saving account, house, car and vacation—not yet achieved

The Franklin Avenue women's shelter was more of an obstacle in completing this financial recovery key of transformation for my project. Many of the women I interviewed had no job. They were receiving benefits or trying to get benefits. One woman (a senior citizen) was on social security. So in trying to ask about the financial status many would not opt into going into their history. I gave my advice in trying to save

something by hiding their money in a sock or an envelope by doing this it will give them an expectation of having something for themselves when they are able to leave the shelter system.

I was able to share the financial recovery information with those of my congregation at Jesus Saves Back to Life Ministries who participated in the meeting. The women in my congregation were already very informed about their finances. I continued with how to manage your money. I gave out worksheets in how much are you spending and a budget work sheet. This information is personal and it is to take a personal look at yourself to see if you are truly managing your money properly.

Next we engaged in conversation about the emotional trigger points of spending your money and how this can get you into financial debt. I gave out a questionnaire on what triggers your spending. The women completed these questions from the sheet. The questions I highlighted from the sheet are the past, today and future that pertain to keys of transforming their spending habits.

#### Subject 1

Pastor: My past spending was related in how my parents made me feel about money. Now I am looking to be debt free. For the future recognizing what I need and not just my wants.

#### Subject 2

Charrise: My past was getting my hair, nail and feet done every two weeks and that I never use Sallie Mae. Now I wish to change my credit score. For the future I would budget my money.

#### Subject 3

Sharon: My past was because of working I spent more money. Now I put my finances in spending. For the future I would not use my credit cards as much and use cash.

#### **Subject 4**

Regina: My past spending habits were eating out often. Now I wish to change how I save money by putting up at least twenty. Regina did not write anything for her future.

#### **Subject 5**

Vivian: My past spending I did not make wise decisions. Now I want to be debt-free. For the future I will not spend when I am upset.

The next segment of conversation continued with what is credit. The history of the credit card; the MasterCard and Visa was established in 1975. There were store lay-a-ways that also allowed you to buy now and pay later. The interest on the credit cards was very low. It would not be higher than thirteen percent. Today we have interest on the credit card as high as thirty-nine percent. The economy is so bad today that people are living off of their credit card and their financial loans from school.

We examined the credit scoring range, your credit rights, and saving accounts. With the credit scoring no credit is from 000-349; poor credit is 350-640; fair credit 640-680; good credit 680-720; and excellent credit 720-850. The women are trying to achieve the 720 and a better credit score. Know your rights with your credit card by reading the fine print before you sign the card. The offer of “no interest” is only for one/two years if that balance is not paid up by the time limit. Try to pay the credit card payment at least one/two days before the bill is due; also try when you are close to paying off the balance to pay the minimum plus that they would charge you in interest because it will allow your credit score to go up higher. Do not completely close out the card; keep it revolving with small purchases. These are techniques to build up your credit score.

Financial Goals were discussed and a questionnaire was also filled out by the women. What were your goals in the past, present and your future?

#### Subject 1

Pastor: Past—pay off debt—86,000

Present—pay off debt—3,000 on track

Present—saving—10,000 would like to achieve

Future—financially secured—100,000 would like to achieve

#### Subject 2

Charrise: Past—none

Present—pay off debt (not working)

Future—investment, owning own business

#### Subject 3

Sharon: Past—paying off debt—80,000 in process

Present—paying off credit card—2,000 on track

Future—past loans—80,000—would like to achieve

#### Subject 4

Regina: Past—none

Present—savings and pay off credit cards

Future—do not reach credit limit on cards

#### Subject 5

Vivian: Past—none

Present—paying of debt—8,000—would like to achieve

Future—financially secure 1,000,000—would like to achieve

We concluded the discussion with savings and bank accounts. If you want to start saving and if you are on a fixed income—try and start with fifty cents a day. As you are saving when you reached four quarters exchange it for a dollar bill; when you reached five singles exchange it for a five dollar bill and so on as you are able to save. This technique is for when you are unable to open a saving bank account with the local banks.

The other alternative is open up with the credit union for a saving account. They can start you off with a ten dollar saving account.

## **Prayer**

In my faith-based organizing project prayer must take place. Prayer is the starting/ending place at every model of the transformation key and any sessions that are held. The words of prayer are used as weapons of warfare in the fight for the oppressed. When we pray it lifts the women out of depression, anxiety and hopelessness that can be overwhelming at times. The prayer calendar is given out along with scriptures and words of encouragement that are spoken.

It was New Year's Eve when we had this particular meeting at the shelter. We normally did prayers by ourselves even as we have also prayed for individual women, but this night was dedicated to prayer. I spoke on the Lord's Prayer and what it meant. I had let the women know how we must give thanks for whatever God has done in your life. I said to the women give thanks even for this place, the shelter, because it is still a roof over their heads and it is cold outside—you could be lying in a box on the streets.

I gave my testimony on how God kept me for the year. I said to the women that I usually begin the prayer but this night because it was the last day of the year I would ask them to say individual prayers out loud. I also let them know if they did not know what to pray for they can say the Lord's Prayer or just say Thank You. Jasmine, Stephanie, Martha, Vilega, Gladys and Diana was in attendance tonight. This was one night I believe the window of heaven opened and God heard the prayers because there was no one who objected to praying out loud.

Subject 1

Vilega: just said Thank you—I believe she would have said more but for her limited English.

Subject 2

Gladys: prayed

Subject 3

Martha: prayed

Subject 4

Diana: prayed

Subject 5

Jasmine: prayed

Subject 6

Stephanie: prayed

Evangelists Vivian and Regina attended the shelter along with me and they also prayed. The prayers ended in the name of Jesus. The women prayed in their own way. I felt encouraged because their prayer was not only a prayer but a confession and testimony to God.

The next session of prayer at the shelter I let the women know how Jesus prayed for us as we should pray for others. I let the women know about suffering prayer is a key to transformation. When we are following Jesus we are sharing in the suffering of life. The scripture is Romans 8:15-18. In the midst of suffering it will test our commitment to Jesus 2Tim 3:12; then suffering strengthens our faith James 1:2-4; suffering brings a great joy Philipines 1:21-24. The words of encouragement for prayer are “When we Suffer”:



*Times are not easy now and on our last meeting we sent up our prayer to God. We also let the devil know united we stand, divided we fall. There will be suffering because we made a commitment for change, a commitment to not allow strife to come between our perseverance in getting out of our situation. If we hear the word “No” it means we must not stay angry. Yes, we might get angry but we must not stay angry or react to the anger. That is what the devil wants us to do is react to anger. In SUFFERING—it hurts but remember there will be an increase at the end not of pain but joy. Because we are following Jesus Christ a “NO” means the harder it gets the more I pray and praise Him. God gets the glory. Just watch how God moves. Prayer and Praise is our key.*

Another session of prayer at the shelter was on Hope and Expectation coming from Roman 8:24-27. Our prayer calendar spoke on Hope for the 25<sup>th</sup> and that was the day I attended the shelter. We looked at the scripture Romans 3:3-5, Job 6:8-11 and word of encouragement through prayer is “In God there is Hope”:

*In our place our quiet time we can focus on our life. Our past, our present and what we hope for tomorrow. We reflect to see what was prosperous in our past. What got us to this place we are at today. How do we hope for a better tomorrow? What can I do to get my finances in order to coincide to what I need for my tomorrow. God has a plan for my life; how do I seek the plans of God? By prayer. Prayer changes things. We seek God in prayer for the way to go about getting what we hope for. Not only to help us get out of this situation but to keep us from returning back to this place. Believe I am more than a conqueror; I believe that God loves me better than I love myself, I believe because I am still living there is a purpose and a plan for my life. And I believe the Spirit helps us in our weakness. When we do not know what we ought to pray for, but the Spirit himself intercedes for us through silent frustrations. We hope for better maintenance over our life; and once we reach that place—if someone helps you; help someone else.*

The women that were involved in this session of prayer were Elitha, Llima, Minerva, Adriane, Keenya and Yvonne (from the shelter). The comments that were made from this prayer meeting were:

**Elitha:** Hope is what I need to hear. Thank you for coming it made my night.

**Llima:** The words of encouragement were good. I need to do better.

**Keenya:** I was just praying for Hope. I was feeling down. Ladies you were on time. God is good.

**Yvonne:** I need to get back in church. The little I heard lets me know to keep looking there can be something in New York for me.

Yvonne came into the meeting as it was closing out while I was still giving the words that will help you pray. She heard the prayer and it revived her faith. Yvonne also informed me that she attended church in North Carolina where she is from. She said “I came to New York and got caught up in some things I shouldn’t have. I am trying to get some money because I lost everything in order to get back home.” Her friend she met in the shelter Keenya said: “stay here (in New York) see there is some ‘hope’ these women came and confirmed that we still can find a place and how to go about getting it.” We gave them the address where we worship and I pray that they will attend.

## CHAPTER 4 ARE YOU LISTENING—THE BIBLE AND RESEARCH

### **Faith in Hearing**

In the Old Testament there are many parables about women with different beliefs in their Gods, they have different experiences and at the end of the story, the women end up believing in my Lord and Savior. The women in the shelter are similar whereas their cultures and beliefs are different. I explored where the women are positioned spiritually and see how they can grow. Romans 10:17 “So then faith comes by hearing, and hearing by the word of God” will be a method in transformation. How can they hear unless there is a preacher? They have not heard perhaps because no preacher has been sent to them.

So then faith cometh by hearing—we are sent out to be a witness to what God has brought us through our experiences and we are now preaching the gospel of salvation. That out of our faith in Christ the result of hearing the word ourselves has made a change in us. God sends the preacher; if heard attentively, faith will come fourth; and if they believe the report, the Lord will be revealed in their salvation. Those who wish salvation can have it; all they need to do is to call upon God with sincere and humble expectancy. *Faith*: faith will grow and they believe as faith in hearing (Luke 16:29). Abraham replied “They have Moses and the Prophets; let them listen to them.” *Hearing*: (Luke 8:11-12a) “Now the parable is this: the seed is the word of God. Those beside the road are those who have heard. . .” Hearing words is what we listen to when the preacher is ministering the words of God. *Word of God*: (Romans 10:15) “And how shall they preach, except

they be sent? As it is written. How beautiful are the feet of them that preach the gospel of peace, and bring glad tidings of good things.” We have been commissioned by Jesus Christ to deliver the message. Therefore, we believe our belief comes through the message, the message through the commands of Christ.

### **Women from the Old Testament**

The Women from the Old Testament began with Rev. Yvonne Robinson gaining access to the women shelter on Franklin Avenue. The time allotted for us was on the last Tuesday of the month for one hour. The meetings began in the (library) computer room at the shelter. The Director at the time Melissa would make an announcement over the speaker to let everyone know that we had arrived and we were in the computer room. The sessions of Bible Study began to take place. The lecturers began with Reverend Yvonne Robinson, Zolia DeLa Cruz and Elder Yvonne Salaman. The Pastor Apostle Wanda Lang attended to make sure we had structure in our teaching and she helped participate in ministering and prayer at the end of the lessons. Regina Epps also attended the meeting along with others from the congregation to help. We started with the women from the Old Testament. The aim of these sessions is to bring inspiration, enlightenment and the life lessons from the Women from the Old Testament. The Women from the Old Testament teach us to live by faith; no matter what our spiritual, cultural or economic traditions are and how we can find ourselves in their stories. The women came into the room to hear about the Word of God.

Many of the women heard about God throughout their lives. They did not have a real relationship with God but they attended church throughout their adult life. They knew about Jesus and he was the Son of God. The women all claimed to be Christians. Most of them were saved when they were younger. They stated their relationship with

God had strayed when they left the church for various reasons but their belief in God is strong. How or what caused the women not to believe in God? What are the effects of hearing the Word of God?

We discussed the Women in the Old Testament such as ***Eve*** from Genesis 2:4 and 3:1-24. Eve is the mother of humanity and Adam's wife. We explored Eve while in the Garden of Eden having a conversation with the serpent. This conversation reminds us to beware who we are talking too. Eve has been represented by many as the woman who allowed herself to be manipulated and confused when words are taken out of context. This is the fall of Man that took place. We discussed how the women were manipulated and could that get them in the shelter?

*Anastazia and Verediana:* Yes, we allowed the people to come into our homes. We trusted them. Then they took advantage of us. They robbed us.

***Tamar:*** Genesis 38: 12-23. Her name means "palm tree." Married Judah; her first two sons, Er and Onan, both had died. Judah sent her away. She felt rejected and robbed of her future. Judah promised to give her another child but did not keep his promise.

The question for the women in the shelter is "have you any broken promises?"

*Kathy:* Yes, my landlord promised me one more month because I wasn't able then to have his money but I knew work was starting and I just needed a little more time but did keep his word.

*Elder Yvonne:* I can relate to that because when I moved in and the Landlord promised me new appliances I only got a stove. When he took it out of the box a swarm of roaches ran out. I said refurbished.

***Deborah:*** Judges 4. Deborah was the first female judge. Other roles she portrayed are as warrior and wife of Lapidoth. She became a war hero for hope and knew that God would come to the rescue.

The question for the women in the shelter is “can you stick to your decision when you are in a fight?” We did not get any answers for this question.

Many of the women realized that they “settled” for their circumstances.

**Rahab:** Joshua 2. Rahab means broad, extended. She lived in Jericho. She was a prostitute. Rahab gave refuge to the spies that Joshua sent. As the result of hiding the spies she was granted a pardon for her house not to be attacked. She was living by faith and justified by her works.

The question for the women in the shelter is ‘what do you want hidden in your life and do believe God can do it?’

*Carol:* (who was emotional) my past.

*JoAnn:* If I could hide the abuse of the drugs that I used.

**Hannah:** 1Samuel 1; 2:1, 21. Hannah means God has favored me. Hannah’s theme is don’t give up hope. God does hear your prayer. Everybody is not nice and they don’t care. Hannah makes a vow to God and her prayers were answered and she keeps her vow. We spoke about Hannah in two sessions because we had to discuss anger and how you felt when you are teased and you don’t react. What happen when you do react?

*JoAnn:* I am sorry; because I am not that strong if someone teases me we will be fighting.

*DotAnn:* Same here; tease me if you want to and don’t let me be high—she will be floored.

The second of the Hannah sessions was continued on a Thursday evening Spiritual Recovery meeting because I would have risked the chance of different women at the shelter when I returned.

My question was what are you praying for? Have you made any vows to God?

*Vernell said:* I have made so many vows; I guess I need to try and keep some of them.

*Cheryl said:* Vows are not good to make because God holds you to it

*Sandy said:* I prayed for my new place. I thank God for my favor; I am just waiting to move in. I had nowhere else to go until the apartment was ready. My clothes and furniture was in storage and I to the shelter.

On another of my visits to the shelter I could not get one person to come to the meeting. I went to our designated place where we had our meetings and asked the women to join me. I was ready with my lecture on “An Unclean Place” coming from the book of Leviticus 15:19-30. The word of God still went out and forth because even spoken word in the atmosphere can take root into the place.

### **An Unclean Place**

Here in the Old Testament the Bible speaks of uncleanness. In these partial verses they speak of women with the menstruation. Also in the book of Leviticus Chapters 15 and you also have some scriptures in Chapter 20 that relates to uncleanness in women. We just call it today your period. As women we know how we feel about our period. I would call it Mary here again. I know for me my period would be so painful I did not want to be around anyone and I did not want anyone around me. In the Old Testament days the priest wanted everyone to stay away from you. For seven days a women had to isolate herself from any person or place. It was like the priest would say go into a cave stay there then come out when it is over.

I want to stay this shelter is your unclean place. The shelter is a place where you are isolated from your family, from your friends. The shelter is like a period—you are here and you don’t want to be here. I just want you to know if you can stretch your faith until this “period” is over God will see you through it all. It is not a clean place here but while you are here just allow God to clean you up in your heart, your mind and adjust the negativity that has resonated in you from being here. I can’t tell how long your period is going to last here; but I can tell you it will not last forever. It can stop. It will stop if you Trust in God, be prayerful in your prayers and don’t stop praying until it is over. And you are in your own place.

I spoke these Words in this empty place. I prayed for the women then left. I had such a feeling inside me of loneliness in the shelter. This made me think how lonely are the women there in the shelter system.

The women in the shelter have faith in God, they believe in Jesus Christ and the Holy Spirit. They all have proclaimed to be Christians. Jesus proclaimed we can have the abundant life. I encourage the women to seek better than the situation they have now. I used it in correlation to their belief in the Bible; how they have had different experiences in life. “The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have it more abundantly” (John 10:10).

The Grace Communion Internal Expository Bible Commentary looks at Chapter 10 of John’s Gospel develops the biblical theme of sheep and the shepherd. The shepherd is accessible to the sheep. Strangers do not have a personal relationship with the flock, but the good shepherd does. Verse 10 draws the contrast between Jesus and false shepherds.

Jesus’ purpose was the salvation (health) of the sheep, which he defined as free access to pasture and fullness of life. Under his protection and by his gift they can experience the best that life can offer. In the context of John’s emphasis on eternal life, this statement takes on new significance. Jesus can give a completely new meaning to living because he provides full satisfaction and perfect guidance. The persons who are really listening to the shepherd’s voice hear—“His own” voice (under the shepherd). They recognize that He has been sent from God, and are ready to follow Him as the good Shepherd, who by His sacrificial love rescues His flock from evil and death, and leads them into the best of all pasturage where they can enjoy a richer and a fuller life (John 9,



10). He does not offer them an extension of physical life or an increase of material possessions, but the possibility, nay the certainty, of a life lived at a higher level in obedience to God's will and reflecting His glory.

The scripture should not be used as though it gives some promise of an improved physical life for the Christian. Such a view, in light of the context, is shallow, and it overlooks the profound truth of the passage. The passage promises superior, superabundant spiritual life, life empowered by the indwelling of Jesus Christ. Because Christians "have" Jesus Christ, because he lives within them, they have the riches of the superabundant life. This is what Paul meant when he said he counted all things lost, that he might win Christ. John 10:10 promises a spiritual dimension to life, not physical abundance. A focus on the physical trivializes the profound depth of John 10:10."<sup>27</sup>

I view the thief in scripture in relation to the circumstances in the Bronx. The principle view in the scripture is to steal, invade, seize, or take away another's property; the Bronx was invaded by destructive forces that ruined many homes and lives through fires, abandonment of the buildings, and the subsequent demolishment in many areas. We can compare the thief to man—people that caused the fires. The thief can also be the property owners and the bureaucrats that advantage demographic changes in some districts while in others communities suffer.

"I have come that they may have life." Jesus came according to the scripture from the Word. According to John "In the beginning was the Word, and the Word was with God, and the Word was God. And the Word was made flesh, and dwelt among us, (and we beheld his glory, the glory as of the only begotten of the Father,) full of grace and truth." Abide in me

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<sup>27</sup> Grace Communion International, "John 10: Which Voice Do You Hear?" <https://www.gci.org/bible/john10> (accessed November 19, 2014).

as I abide in you Jesus urges. The salvific work of Christ is to make us “one” with him and with one another even as he is one with the Father.<sup>28</sup>

Jesus’ ministry was empowered by the spirit. (John 1:32). As John baptized Jesus, the heaven opened and the spirit of God came upon him. This gave Jesus the power from the Father. The power enabled Jesus’ ministry to go forth in the world demonstrating the mission from the Father. John bore witness of the coming of Jesus knowing that He was sent to make atonement for our sins.

The Christological doctrine: “the two natures of Christ are united in one person (hypostasis) ‘without confusion or change’ and without ‘division or separation’.”<sup>29</sup> This defines Jesus as one hundred percent divine and one hundred percent human.

Exploring the Christological doctrine, the two natures of Jesus are His nature of Jesus as referred to as Priest (Man). Theologians Serene Jones and Paul Lakeland giving their insight of Christ as the Priest state: “The priest is easily adapted to the spirit of the age by conjuring up images of all kinds of healers, pop-psychology redeemers, and lifestyle coaches who ride the waves of the market by promising us happiness and life without conflict if we make use of their service.”<sup>30</sup>

Other theologians such as John Calvin’s interpretation of Christ as Priest are one who “obtain(s) God’s favor for us and appease(s) his wrath and who furthermore enables us to become companions in this great office.” Friedrich Schleiermacher’s interpretation of Christ as Priest is commonly acknowledge moral standards of his day open the door even wider to the logic of late capitalism in all its forms. He argues that we must ascribe

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<sup>28</sup> Serene Jones and Paul Lakeland, *Constructive Theology A Contemporary Approach to Classical Themes* (Minneapolis: Fortress Press, 2005), 166.

<sup>29</sup> Migliore, *Faith Seeking Understanding*, 178.

<sup>30</sup> Jones and Lakeland, *Constructive Theology*, 193.

to Christ as Priest “any other rules of conduct than such as we have to recognize as valid for us all” and thus rejects an understanding of Christ’s death as voluntary, since this would go against common sense and be immoral. Christ, therefore, cannot go against the grain. The role of the Priest from the theologians Calvin and Schleiermacher is the concern to restore harmony “at the top.”<sup>31</sup> Thus, their view of the nature of Jesus as the Priest—Man.

The divine nature of Jesus as viewed from Serene Jones and Paul Lakeland relates Him as the Prophet. They state:

Here the prophet becomes the professional advocate, who seek to address injustice by calling for charity or by developing a new social program to help the victims . . . John Calvin states: “Christ is a prophet when he communicates doctrine and wisdom to us. Christ has a critical edge, since he critiques all other wisdom: Outside Christ there is nothing worth knowing.” Christ the prophet leads to self-critical attitude that lays open the ways in which we are all part of the system and encourages repentance and a new start. It also bring liberation from the power that be and helps us develop alternative ways of living that include new doctrine and new vision organic fashion. Christ’s work of salvation, therefore, is complex and takes place on various levels. It cannot be confined within the limits of the current age but push forward into eternity.<sup>32</sup>

Friedrich Schleiermacher’s interpretation of Christ as prophet (who teaches, prophesies, and work miracles) takes the problem to the next level. There are areas where the economic and political successes of the modern world have been so impressive, he believes, that Christians take over significant parts of the role of Christ.<sup>33</sup>

Both theologians find validity in what they interpret as the divine; John Calvin calls it the powers to be instead of acknowledging God the Father. “It behooves me in

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<sup>31</sup> Jones and Lakeland, *Constructive Theology*, 193.

<sup>32</sup> Ibid.

<sup>33</sup> Ibid., 194.

how many believe that there is a ‘force’, ‘being’ and many other names people refer God as. I dare not judge them, for I too have names in which acknowledges God such as Jehovah Jireh, Jehovah Nissi, Jehovah Rophe, Jehovah Adonai, Jehovah Saboth, Elohim, and many more who serves the purpose in whatever I need in my life.”<sup>34</sup>

Christianity acknowledges Jesus Christ’s birth, death, and resurrection. Even Christology that emphasizes Jesus’ ministry and its moral implications are elaborating a vision of how Jesus’ life is a model for humanity to emulate and follow. In a similar vein, one cannot have a full vision of Jesus’ life and ministry without acknowledging his death on the cross and how he rose in three days. The cross is a focal point that many denominations end the sermons with but it is not the final word. It is after his death, the resurrection of who Jesus is, how he bore the marks of his crucifixion, and that teaches us there is a promise of life after death. The life we have is for eternal salvation here on earth. To be reborn, revived and renewed through the Spirit for ministry work.<sup>35</sup> For this is the power of why Jesus states why “I have come . . . for us” for the women in the Bronx; it is time for a change. The women are of many different races and cultures of people but it does not matter for unity to come together for change. As Jesus stated “I have come . . .” Jesus demonstrated that when He confronted a situation, change took place. The women in the shelter must confront their situation and use their faith and belief in the Word of God to remove the oppressive obstacles that they cannot change. They must activate their faith in works for the change in their lives. They must reach a

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<sup>34</sup> Ibid.

<sup>35</sup> Ibid., 164.

level of faith in not seeing what life has presented them, but by seeking a better life for themselves.

### **Historical Research and Analysis**

In order to know where you are going I believe you have to know where you come from. The Franklin Avenue Women's Shelter was once an armory. The architect Charles Haight developed this large building that stands on the corner of 166<sup>th</sup> Street and Franklin Avenue. The exterior of this building portrays a look of the ancient style of hard core military where the structure is stern.

The Franklin Avenue Armory (originally called the Second Battery Armory and later the 105th Artillery Armory) was the first such facility erected in The Bronx. Modern armories had their origin in the United States during the second half of the nineteenth century when the social and economic disruptions of the second industrial revolution produced rapid changes. Factory workers often went on strike and rioted against low pay, oppressive working conditions and slum housing, while wealthy industrialists built mansions, cruised on yachts and threw elaborate balls and dinner parties. In response to the violent social unrest, armories were erected in city neighborhoods to be the last defense of civilization. They were stocked with arms and ammunition, manned by the local militia (later the National Guard), and designed as fortifications to weather any storming by rabble mobs. By the beginning of the twentieth century, such concerns greatly declined, but the basic fortification design of armories never changed. This is also true of the Franklin Avenue Armory.

This armory is built of dark red brick in the Gothic military style. The mortar between the bricks is tinted red to give the structure a more massive appearance. The brownstone trims blends in with the brick and mortar, while white limestone trim provides a welcome contrast. Three- to four story high slit-like openings pierce the massive walls. Three two-tiered windows are located above the entrance. These openings are outlined with Romanesque Revival arches. The roofline bears a notched parapet. The one-story addition along much of the Franklin Avenue frontage attempts to replicate the original features. The building houses a large drill shed with an administrative building to the side, all anchored by a corner tower.

Perhaps the most noted person to train in the Franklin Avenue Armory was William Francis Deegan, who rose to the rank of captain in the National Guard. An architectural engineer by profession, he was co-opted

by the U.S. Army during World War I to design and build barracks for the troops in upstate New York, leaving with the rank of major. After the war, he took a leading role in organizing the American Legion, becoming its New York State Commander. In the 1920s, he served New York City as its official greeter and as its Tenement House Commissioner. In the early 1930s, he was elected president of the Bronx Chamber of Commerce. Today, the Major Deegan Expressway in The Bronx commemorates his service that had its beginnings in the Franklin Avenue Armory.<sup>36</sup>

(See Appendix D for more information on the Second Battery Armory.)

The old reputation of the armory was as a protective place where the troops were housed. The article states that its fortification still holds today—I agree the building is still strong, able to house the women in the shelter. It provides shelter for the women—with restrictions just as the troops had when they were housed there.

The troops who resided in the armory were without their families. The men could have been married but while residing in the armory they were in a “single” capacity of living. The similarity between troops and the women is that they both occupied the armory in the capacity of being “single” in that place (without family members). I see there a place of separation from family and friend. The emotions of loneliness, depression or even anxiety can occur living in a place of solitude.

The structure of the military exists in this place today as the women must abide by the rules and regulations of the shelter in order to stay. The foundation of what was built still exists as it is still a place of solidity; the past was men, the present is women that are alone in the living quarters.

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<sup>36</sup> Lloyd Ultan, “Franklin Avenue Armory,” [http://www.lehman.edu/vpadvance/artgallery/arch/buildings/Franklin\\_Armory.html](http://www.lehman.edu/vpadvance/artgallery/arch/buildings/Franklin_Armory.html) (accessed November 19, 2014).

## **Social/Political/Economic Analysis and Research**

The world has experienced a severe economic crisis. New York City has not escaped its consequences. In addition, the effects of natural disasters—hurricane Sandy—and gentrification have contributed to the city’s loss of housing. The South Bronx was already suffering because of the homelessness that was there. The women in the shelter were overcrowded with many homeless women (as well as men and children) who there each night attempting to find shelter.

Policy decisions that were made effective are affecting the women who already do not have housing and do not know when they can be eligible for housing. What else can be done for a change in the decision making that will not leave out these women because of the priorities given to those over who should receive housing first? The answer, of course, is to have a world where there is no debt, available, well-paying jobs to provide a middle-class income and an abundance of available housing. Until that takes place, we must look to the transformation of the women in the shelter, help with their problems and improvement of their finances. With the policies that are in place the women must provide the solution that will result appropriate solutions.

“Nowhere is poverty more apparent today than in the Bronx—specially the South Bronx. One in three (30.2%) Bronx residents live below the poverty level—less than \$18,310 per year for a family of three—and nearly one in seven (13.4%) experience severe poverty (earning less than 50% of the federal poverty level) both of which are twice the state and national rates. The Coalition for the Homeless provided up-to-date information on New York City’s homeless population in March 2013. The Coalition for the Homeless provides the data named the “Bloomberg Legacy of Record Homelessness.” These statistics record the state of the homeless in New York City. In

recent years, homelessness in New York City has reached the highest levels since the Great Depression. You can find detailed information about homelessness -- including comprehensive statistics and historical data from the report.

- Each night more than 60,000 people -- including more than 22,000 children -- experience homelessness.
- Currently 53,270 homeless men, women, and children bed down each night in the NYC municipal shelter system.
- Additionally, more than 5,000 homeless adults and children sleep each night in other public and private shelters, and thousands more sleep rough on the streets or in other public spaces.
- During the course of each year, more than 111,000 different homeless New Yorkers, including more than 40,000 children, sleep in the municipal shelter system.
- The number of homeless New Yorkers in shelters has risen by more than 71 percent since 2002.
- Total number of homeless people in municipal shelters: 53,270
- Number of homeless families: 12,701
- Number of homeless children: 22,625
- Number of homeless adults in families: 19,537
- Number of homeless single adults: 11,108
- Number of homeless single men: 8,277
- Number of homeless single women: 2,831



This is just a snapshot of how many people are homeless each night. I am certain that the numbers would be much larger if you would add in the homes where people put up their friends and family members who are homeless also. The “double up” where the family member loses their home also should be included because it is considered as homelessness.

The numbers of adult men are greater than women according to the Coalition receiving their data of registration but I believe that there are more women than men because many of the homeless women uses the “double up” methods instead of going into the shelter system. These numbers are still appalling because it leaves them in a situation with no address. Yes, they have to use the shelter address but what about the ones who are not in the shelter and on the streets or “doubling up”? They have no address. When they apply for affordable housing and move from shelter to shelter, it will take them years to get anything permanent.

## CHAPTER 5

### KEYS OF TRANSFORMATION

My project is a faith-based organizing model of transformation that will aid each individual in reaching their full potential and build themselves in the communities of justice because it important for them to make a stand regardless of their immediate circumstances. They must make a commitment to themselves for change, learn what to do for change and then let God move through your prayers because it will be the Word of God that will transform. They must recognize that this work is not easy but don't get discouraged because one can still rejoice in every step forward because it will be an achievement of your goal.<sup>37</sup> “The faith-rooted organizer should walk alongside the poor, working together for a more just and sustainable future. From the poor who discover their agency, to the wealthy who discover solidarity in the cause of the oppressed, to the oppressors who hear God’s demand for justice, faith-rooted organizing is fertile ground for conversion. These conversions happen every day—as demonstrated in our lives”<sup>38</sup>

Martin Luther King, Jr. moved into the poorest area of Chicago so he could experience poverty, the conditions the people were living in. In order to understand the poor he had to live it. Dr. King learned to walk in “someone else shoes” to understand their dilemma and get their experience. I believe you must be experienced in the test in

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<sup>37</sup> Alexia Salvatierra and Peter Heltzel, *Faith-Root Organizing: Mobilizing the Church in Service to the World* (Downers Grove, IL: Intervarsity Press, 2014), 38-39.

<sup>38</sup> Ibid., 63.

order to have a testimony. Dr. King believed that in addition to the right to vote, the government would also need to invest in economic and social improvement for equality to become a reality to the people. Dr. King protested in Chicago so that economic aid to the poorest communities can happen for all races in the United States in what would come to be called the Economic Bill of Rights. When I learned how Dr. King had the tenacity to live in the poorest community, it reminded me of people living without their own place. This motivated me even more into wanting to help someone. I know if I can just plant the seed of change in a small area that God will see that the seed will grow and spread into larger areas.

There are three major keys I use to help transform yourself from the inside out. The Bible states in Romans 12 1:2. “I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service. And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what *is* that good and acceptable and perfect will of God.” There are other components in this model I use. The women should start first to reflect on their past lives. In reflecting look at the Women in the Old Testament and see if there are any similarities with any of them. I got some of the women to relate themselves to the Women in the Bible.

As we move from inside/out the Spiritual Recovery is the first key that is used in this transformational model. The second key is about finances. You must know why you are in debt; how to come out of debt, and practice the use of the credit card. The credit card is what causes most of our debt. The third key is Prayer. How do we pray? What is the model prayer that Jesus taught his disciples? It is the Lord’s Prayer. This prayer

covers the multitude of whatever troubles you are facing. The prayer key is the transformational agent used in this project. There is nothing that we can accomplish on our own but through prayer many doors can be opened. Jesus said “Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. For everyone who asks receives, and he who seeks finds, and to him who knocks it will be opened” (Matthew 7:7-8). The women must put the work in it because faith is in your works. Creating the abundant life model is just the first stage of transformation to be “homeless no more;” stage two is moving in, homeless no more; and the third stage is maintaining your home. This project is my initial start.

### **Spiritual Recovery**

Jesus Saves Back to Life Ministries is where these meetings took place. These meetings will seek to address the needs of substance abusers within the South Bronx Community through a Spiritual Recovery program. The disease of addiction is not exclusively physical and mental but mainly spiritual. Nothing is left untouched once this disease establishes itself in the human spirit.

Often secular programs address the physical and mental part of the disease leaving out the most important element to life—our spirituality. This leaves the human without balance as he/she continues to experience the void in their life.

JSBTLM seeks to address this spiritual void in addicted individuals through an eight week life counseling group study. Ms. Carolyn Williams was with us from her Supervised Ministry course at New York Theological Seminary. When her semester was over we continued the meeting with two women from the congregation of JSBTLM to facilitate them. The Spiritual Recovery shifted at the meeting, it was not only with people who had an addiction to drugs. There were people who had deep rooted hurt from their

past, family members, relationships, jobs, no jobs, children and church. The people opened up and felt comfortable in the atmosphere because the conversation was not repeated elsewhere. There was prayer at the end of each meeting because of the release of baggage many of the people carried. Even though many people who were in attendance at the meeting had different spiritual beliefs, we informed them at JSBTLM we believe in Jesus Christ as our Lord and Savior, God, The Holy Spirit.

This is the prayer that began each meeting



Jesus Saves Back to Life Ministries

*Spiritual Recovery Prayer*

*(Prayer is recited at the beginning of each meeting)*

*Lord make me an instrument of peace  
Where there is hatred, let me sow love  
Where there is injury, allow me to pardon and heal  
Where there is doubt, faith  
Where there is despair, hope  
Where there is darkness, light  
And where there, is sadness, Dear Father  
Grant that I may not so much seek to be consoled as to console  
That I may not seek to be understood, but to understand,  
That I may not seek to be loved, but to love,  
For it is in giving that we receive  
It is in pardoning that we are pardoned,  
And it is in dying that we are born to eternal life*

The weekly meeting will consisted of:

- Spiritual testimonies from former addicts
- Topic discussion with feedback, questions
- Scripture reading
- Dinner
- Clothing Exchange

The topics of each week meeting are:

- Developing a relationship with God

- Abstinence /Recovery
- The Void
- Taking Personal Responsibility
- Social Interaction
- Forgiveness
- Taking a Moral Inventory of One's Self
- Reservations

(See Appendix E for details and answer questions on each topic.)

### **Budgeting, Credit and the Credit Card**

The Pratt Area Community Council gives a free personal financial course that is hosted by PACC Homes Service Department located at 226 Lefferts Place, Brooklyn New York. The Pratt Area Community Council launched in 1996, in response to the foreclosure epidemic in central Brooklyn. PACC's Homeowner Services Department facilitates home-ownership and financial literacy through a wide range of free and low cost services to the community. We strongly encourage Brooklynites and all New Yorkers to contact us for- workshops which guide attendees step-by-step towards home ownership; Access to lenders offering below market rate loan products, direct grants and other programs; Mortgage and down-payment grant assistance; Foreclosure prevention counseling; Outreach and education for those targeted by predatory lenders; Financial education workshops; Counseling for debt management, savings plans and more.<sup>39</sup>

I went to the classes that took place for three consecutive Wednesdays in October.

The course highlights were on:

- Managing your money
- Budgeting and banking
- Credit history, using credit wisely and increasing your credit score
- Basics of borrowing and Preventing ID theft
- Investment night taught by Hughroy Daley

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<sup>39</sup> Pratt Area Community Council, "Programs," <http://pacc.publishpath.com/programs> (accessed November 19, 2014).

The Investment portion of the training from Hughroy Daley was missed because of illness. The lecturer Charrisse Smith did not get anyone else to replace him, but she extended the training in other places.

### **Managing your Money**

- The Past
  - Take a look at what happened in your “past” spending habits and see what your spending habits are today.
  - Make a list of your past spending.
- Spending Habit
  - What are your spending habits?
  - Work out on the worksheet how much you are spending.

### **Budgeting and Banking**

- How to overcome Spending
  - What are your triggers that will make you spend more money?
  - Answer the questions on what triggers your spending
  - List your financial goals.
- Open up a bank account with the Credit Union or Low managing saving and checking account to get your credit back on track.

### **Credit History and Credit Score**

- Know your rights about credit and facts
- Get your credit score (a free score from Credit Karma)
- Look at the scoring range and where are you
- Debt Collection

## Prayer

Let's Pray. Prayer is a conversation we have with God. We talk to God with His Words in the Bible. God wants us to spend time with Him. Through prayer brings us in a closer relationship with God. What does prayer do?

- Prayer reveals your needs to you. (Isaiah 6:5)
- Prayer has the power to cleanse your heart from sin. (Psalm 19:12-13)
- Prayer has the power to control your tongue. (Psalm 141:1-3)
- Prayer has the power to hold you up and keep you going with God. (Psalm 17:1,5)
- Prayer can open your eyes so you can understand the Bible. (Psalm 119: 10-12, 18)
- Prayer has the power to bring with them. (James 1:5)
- Prayer will bring the power of the Holy Spirit on your life. (Acts 2:4)

Keeping the door open between God and yourself while His spirit is in your heart your prayer has power. But the important thing to remember is that power is to be continued in fellowship when you are reading this scripture it will open the door between God and yourself.

- Don't regard iniquity in your heart. (Psalm 66:18-20)
- Don't turn away from God's law. (Habakkuk 1:13)

What do you do when you cannot pray? The women said that sometimes they could not pray. There comes a time when we must die to self and surrender totally to the Lord. God became weary of the hollow prayers of the children of Israel. God said "when you spread for your hands I will hide my eyes from you yea when you make many prayer I will not here" (Isaiah 1:15). Why was the Lord so this displeased? The flesh cannot please God. We need to say "Holy Spirit I cannot pray. Help me. Pray through me. Holy



Spirit I cannot even worship in my own strength. Help me worship the Lord as He deserves to be worship and adored: for God is a spirit and they that worship Him must worship Him in spirit and in truth” (John 4:24). You must become dependent on The Holy Spirit. Don’t hold anything back from God. God knows all things for He is omniscient, omnipresent and omnipotent. So God already knows our situation, He just want to hear from you. You can express your heart’s longing as an inner pain. Certainly there will be times of prayer when there is such intimacy that words seem inadequate; you will know when to speak and when to remain silent. In preparation for effective prayer determine to be totally candid and open with the Lord. Always asks God to do what we cannot do for ourselves. If we can do it on our own we don’t need God. What we can do requires effective prayer. Effective prayer takes preparation it requires discipline and forethought. “Confess your faults one to another, and pray one for another, that ye may be healed. The effectual fervent prayer of a righteous man availeth much” (James 5:6).<sup>40</sup>

### **Preparation for Effectual, Fervent Prayer**

- Find a place alone
  - This sets the atmosphere to be in the presence of God
- Wait Quietly Before the Lord
  - Learn to make your presence known to God, then wait until you feel Him near
- Play Worship Music
  - When you are not in the mood, worship music can lift the atmosphere around you
- Become Totally Dependent on the Holy Spirit

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<sup>40</sup> Benny Hinn, “Prayer: The Secret to Spiritual Power,” YouTube video, <https://www.youtube.com/watch?v=tR1Ji7OtMAs> (accessed November 20, 2014).

- When left to our own device, most people have a difficult time preparing for effective prayer.
- Open Yourself to God

The Lord knows your heart. It is futile to try to impress Him with eloquent words or good works when you kneel in His presence, for this produces nothing. In your own words, tell God your deepest inner desires.<sup>41</sup>

A Prayer calendar was given to the women in the shelter. I asked them to read the daily prayer to motivate them in praying. The prayer was originally written for children but I change the word children to “I” to make it personal for the women.

We then looked at the Lord’s Prayer because it is a prayer many people were taught when we were children. The Lord prayer covers the multitude of life issues and teaches us how to pray.

*The Model Prayer*  
*Our Father which art in heaven,*  
*Hallowed be thy name.*  
*Thy kingdom come,*  
*Thy will be done in earth,*  
*As it is in heaven.*  
*Give us this day our daily bread.*  
*And forgive us our debts, as we forgive our debtors.*  
*And lead us not into temptation, but deliver us from evil:*  
*For thine is the kingdom, and the power, and the glory, forever. Amen.*

The doors are opened now as we have set the stage for communing with God. We must not forget to praise and honor God. Then we confess our sins and humble ourselves, we say thank you, we pray for others, we pray about everyday needs, we pray for

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<sup>41</sup> Benny Hinn, “Preparation for Effectual, Fervent Prayer,” <http://www.bennyhinn.org/emailletters/8916/preparation-for-effectual-fervent-prayer> (accessed November 20, 2014).

guidance and direction and then we thank God again and end the prayer “in the name of Jesus.” Amen.

## CHAPTER 6 EVALUATION PROCESS

The women in the shelter system arrived from different boroughs of New York and different states of the United States. The end result is their present situation: homelessness. Their life's challenges—economic, ethical, financial, physical and emotional—placed them in their various circumstances. There was no stability in how they handled their challenges. Now they have this chance to re-evaluate their lives because of the controlled living they are in.

The method I used in my demonstration project is from the “Guidelines for Human Subject conducted by Persons Affiliated with New York Theological Seminary.” I also processed information by observation and discernment that was obtained in my project of the women.

### **Ethnography**

The information obtained from the women in the shelter was done on a voluntary basis. Only three women signed the release form. The rest of the women were unwilling to commit to signing the form. There were issues of trust that factored in their unwillingness to sign but they still were able to talk about their situation, as follows.

#### **Subject 1**

Anastazia and Verediana: A Mother and daughter from Africa; Subject A—Mother speaks no English. About 70 years old Daughter—Subject B she is about 40 years of age with some English. Their situation that landed them in the shelter was a robbery very large sum of saved money that included their rent money. This landed them in an eviction and into the shelter system. Trusting people is an issue today with people.

#### Subject 2

JoAnn: A woman middle aged moved from Virginia from an abusive relationship with her husband. She found a job and an apartment. After a few months she lost her job. She didn't work long enough for unemployment plus coming from another state. She was evicted when she was unable to pay her rent for a couple of month. Trying to help herself here; going back to Virginia is not an option.

#### Subject 3

DotAnn: A woman on disability lost her apartment in the Bronx. Due to rent increase and unable to pay the higher rent. She was only able to afford rent up to eight hundred dollars a month. She was evicted and is trying to find a low income place to live better.

#### Subject 4

Kathy: A young adult in her early twenties who had problems with her family moved to Bronx from Lower Manhattan. She gotten ill and was in and out of the hospital with her sickness. She was out work for a long period of time and lost her job. Welfare was not an option for her. The landlord had evicted her. She ended up in the shelter. I found another job; I need to find another place.

#### Subject 5

Gladys: An older woman in her early seventy with a private home in the Bronx with tenants with a separate unit in the home. She allowed her daughter to move in with her children in the rental unit of her home. After her previous tenants left. Gladys trusting her daughter would pay her portion did not happen. Other problems occur with the daughter portion of the rent which help covered the mortgage. No money was received for months then the home went into foreclosure and she was evicted. I would be in denial any longer concerning my family. Looking for a senior citizen place for myself.

#### Subject 6

Linda: A woman with three children not in Franklin Avenue shelter—she is located in the Brooklyn family shelter. She lived in Staten Island. She has two of her underage children with her. The other child is over age limit for shelter. She had a job and lost due to my health. I was in the hospital for a few weeks on and off. I could not pay the rent any longer. I am disabled now. I wished I could have saved more money because you will never know when you can become ill.

## Observation

Many of the women were Christians and while we had our session on the Women of the Old Testament they were able to relate to the women of the Bible to themselves. They also attended Jesus Saves Back to Life Ministries and I was able to see a harmonization of transformation of the women from the inside out.

**Eve:** Genesis 3:1-7. We discussed how the women were you manipulated. The question for the women was “were you ever manipulated?”

- Subject 1: Anastazia and Verediana: Yes, we allow the people to come into our homes. We trusted them. Then they took advantage of us. They robbed us.

**Tamar:** Genesis 38: 12-23. The question for the women is “have you any broken promises?”

- Subject 4: Kathy: Yes, my Landlord promised me one more month because I wasn’t able then to have his money but I knew work was starting and I just needed a little more time but did keep his word.

**Deborah:** Judges 4. The question for the women is “can you stick to your decision when you are in a fight?”

- I did not get any answers for this question from any of the women. Many of the women realized that they “settled” for their circumstances.

**Rahab:** Joshua 2. The question for the women is “what do you want hidden in your life and do believe God can do it?”

- Subject 6: Carol: (who was emotional) my past.
- Subject 2: JoAnn: If I could hide the abuse of the drugs that I used.

**Hannah:** 1Samuel 1; 2:1, 21 Our discuss was about the anger a person can have and how you felt when you are teased? What happened? How did you react?

- Subject 2: JoAnn: I am sorry because I am not that strong if someone teases me we will be fighting.
- Subject 3: DotAnn: Same here; tease me if you want to and don’t let me be high—she will be floored.

My question was what are you praying for? Have you made any vows to God?

- Subject 5: Vernell said: I have made so many vows; I guess I need to try and keep some of them.
- Subject 7: Cheryl said: Vows are not good to make because God holds you to it.
- Subject 8: Sandy said: I prayed for my new place. I thank God for my favor; I am just waiting to move in.

These are observations from the women outside of the shelter system at JSBTLM.

The Holy Spirit was present as the women praised and worshipped God in the service.

When the service was over they appreciated the warm hospitality that was given because they felt part of a community of family that did not look at the outward appearances but what was on the inside. The women did return for many other services at Jesus Saves

Back to Life Ministries as long as they were in the shelter at Franklin Avenue. The results are:

**Subject 1: Carol**—she was the first woman that attended Jesus Saves Back to Life Ministries Sunday worship service from the shelter system. Carol was wheelchair bound. Reverend Yvonne Robinson picked her up from the shelter and brought her to church. Carol said when she heard the story of Rahab at the shelter that brought her to church. After service she confessed her belief in Jesus Christ as her Savior and was saved.

**Subject 2: Vernell**—she began attending the worship services on Sunday after she began attending our Spiritual Recovery meeting that was held on Thursday evenings. Vernell also belonged to a Baptist church in Manhattan but had not been to church since she entered the shelter system. She decided to come to reunite herself with to God since she was not near her church home and the lack of finances did not allow her to attend her home church. She participated in the devotional services as she sang songs as well as the closing song at the end of service. Her outlook of transformation was visual

**Subject 3: Heather**—she began attending the worship services on Sunday after attending our Spiritual Recovery meeting that was held on Thursday evening. Heather believed in neither a Spiritual being nor a God but a higher power. She states “I enjoy your worship service because when I am feeling low I remember the word that was preached and the songs”.

**Subject 4: Cheryl**—she began attending the worship service on Sunday after attending our Spiritual Recovery meeting that was held on Thursday evening. Cheryl attended church in the past. She did not state what denomination but she was part of the choir as she volunteered her services during our Worship and Praise before service began. She would also render solo songs during the service also. I love to praise God.

**Subject 5: Sandy**—visited on Sunday worship service only once. She attended the Spiritual Recovery meeting that was held on Thursday evening. Sandy was employed and had to work on Sunday which was why she was not able to attend. I enjoyed the service.

**Subject 6: Linda**—the woman from the shelter in Brooklyn attended a few Sunday services. It was not consistent because of the distance she had to travel from Brooklyn. She was raised in a Baptist church, attended church up until a young adult; she is not affiliated with a church currently but believes in God. She also said the services were relaxing and she was able to forget her issues at the time.

### **Social, Economic, Political Organization and Statistical Data**

The transformation Keys for my project: used by Ms. Caroline Williams (Spiritual Recovery) 8 week seminar for the women; Financial Recovery (I was trained by Pratt Financial Service); Prayer (Elder Yvonne Salaman, Evangelist Vivian Bishop and Minister Regina Epps); Political Organization (Vanessa Gibson Assembly District 77 Office representative); and Statistical Data (Coalition for the Homeless). The Keys of Transformation questionnaire was used in the seminars. In the previous chapter I elaborated on the reaction of how the women felt about their encounter with the group meetings. While the Spiritual Recovery meeting took place it was an opportunity to introduce the women to voting rights and the reason why they should vote. Two of the meetings involved a representative from the Assembly District 77 Office where they also expressed their concerns for the women in the shelter system. At one of the meetings Vanessa Gibson was present as she spoke to the women about the concerns for the community that she would address if elected to the office. The other meeting dealt with



the concerns of the women who were located in the shelter system: the women who have to use the address of the shelter in order to get a voter card to vote; the difficulty in this because Franklin Avenue is a temporary shelter and many women may not stay the average time which is twenty-one day; because they can be moved at any time.

Statistical Data from the Coalition for Homeless are basic facts on the count each night at NYC shelter system. The data is from November 2013 that is used for my project.<sup>42</sup> The data compares families, children, women and men in the NYC shelter system for each night of that time period. I believe the numbers are not totally accurate because of the HPD definition of homelessness. They also define homelessness by living with a family member or a friend so the system would not count those household members in that family. The Coalition also noted that the data does not include data about homeless people residing in other public and private shelters including: families and individuals residing in domestic violence shelters; runaway and homeless youth residing in youth shelters; homeless people living with AIDS residing in special emergency housing; homeless people residing in faith-based shelters; and homeless people sleeping overnight in drop-in centers. This statistical count is only basic and because of all the variables cannot be submitted as truly accurate. Providing a precise number to homelessness is nearly impossible given the nature of the homeless population and the difficulty in providing more than a moment's snapshot.

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<sup>42</sup> For current data on homelessness in New York City see the Coalition for the Homeless, "State of the Homeless," <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/state-of-the-homeless>.

## CHAPTER 7

### HOMELESS NO MORE

Reflecting on the past of people I have studied, one who has inspired me on my journey was Dr. Martin Luther King Jr., the civil rights leader and activist. He paved the way in one of his missions with the Poor People's Campaign that took place in Chicago in 1968. In order for Dr. King to know exactly how the people felt he moved into an area of poverty—a building of low standards and lived there in Chicago. Then he knew how the people felt. Dr. King learned how to walk in another man shoes that made the fight effective.

Homelessness was a reality for me during the last year and half as I attended NYTS getting my Master's Degree and one year of being a candidate for my Doctoral Degree. I became unemployed. I had lost the apartment because the rent was raised higher than I could afford. I refused to go into the shelter; so I lived from place with friends, and with different relatives until God helped me transform my situation. It was God's grace and mercy that kept me.

My faith is in God and that God is all-powerful to do all we can ask for. The Bible said ask (to receive), seek (the kingdom first) and knock (so the door can be open) for what we want in prayer. This journey of change is a process but you must be willing to confront your past. You must know where you came from; your roots and beliefs—because it is the foundation. Then whatever happened in your past life may or may not

present itself in your present life but there was a change. Then you should organize a project of change for the future. Change must start with you.

These transformational keys used in my project “*Creating an Abundant Life Model for Transformation*” are just the first stages of transforming yourself to become Homeless No More. Stage two is “*Moving In—Homeless No More*,” and the third stage is “*Maintaining Your Home*.” This project of transformation does not happen overnight. This first model is the beginning of the process. It is the initial seed that is planted and needs to be continuously worked on for it to take root and develop.

The components of my transformational model help to deal in healing the self—the confrontation of your past, the spiritual recovery, financial recovery and a prayer life that can be found in some faith communities organized in outreach ministries. Our faith communities are stepping up more because the life the Bible shows us should be displayed in the communities and if it isn’t the church has the responsibility to aid in this healing process. Luke 4:18-19: “The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the brokenhearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, To preach the acceptable year of the Lord.” As Jesus fulfilled the hearing of the scripture with these words in Nazareth at the synagogues, we should go out and do the same.

Carol became homeless no more. I wished there was a way to maintain contact with her in order to see if the conditions of the shared living quarters met her satisfaction or did she settle for a place just to get out of the shelter system.

I still had contact with Gladys the elderly woman who is waiting to get into the senior citizen housing. While she was at the shelter we prayed on other occasions on the phone. She was in Franklin Shelter for five months. I am no longer in contact with her as her phone was disconnected.

Sandy had entered into the shelter just for refuge until her apartment was ready for her to move in. When that happened she left. Sandy did not stay in contact with us after she left the shelter. I saw Sandy on the train on afternoon going to the Fordham section of the Bronx and she told me where is living. Her situation was different than most of the women in the shelter.

Linda and her children in Brooklyn with whom I am able to maintain contact throughout the project is still waiting for housing. She entered into the shelter system three year ago and is still there. As I have mentioned in the beginning that it can take up to two/three years for housing. She is the proof of this.

My future goals are to open up my own temporary housing facility. It would be similar to the Leah house but more comfortable. I will call it the “Abundance Life for Living Center of Temporary Housing.” The housing facilities will be six one bedroom apartments. The first floor of the complex building will be a computer room, laundry room, exercising room and a chapel. In each of the apartments the women will have their own kitchen—dining room, private bathroom and bedroom. The kitchen will have stainless steel appliances, marble—granite counter tops and fully furnished rooms. I want the women to look at the end result of what they can have for themselves and go out to achieve it. The temporary stay for each person depending on their situation is from six months to two years. No one woman will be able to stay past two years.

My project was motivated by my personal life experiences. I was homeless. The difference between me and the other women in the shelter is that I did not go into the shelter system in NYC; but I was still homeless according to the definition that Housing Preservation Department considers homeless. I had settled for a place that was not in satisfactory condition but moved in. I relied on the promises of the landlord that he would fix it and replace the used old appliances in the apartment. Things did not get better for me—it got worse. I am now going through the process of looking for an apartment through the affordable housing lottery system in NYC. I was chosen for one of the apartments any and was not accepted. I went through their humiliating process. I went through their appeals process—had to submit paperwork and then to be rejected because the landlord answered negatively on my character; we have had many battles about the apartment and its condition which still today is not up to code and he is in violation with NYC Housing Preservation Department Authority. My journey is to continue the fight because the battle is not over yet.

## CHAPTER 8 MINISTERIAL COMPETENCIES

The Ministerial Competencies Chosen for Development in my demonstration project were Worship Leader, Administrator, and Pastor and were evaluated. The results are:

**Worship Leader**—is responsible for conducting the structured or formal aspect of worship—its sacraments or ordinance, its variety of rites, its arts of worship

I learned the objectives that were referred to in the syllabus of the Introduction to Church Music Minister Leadership and was able to purchase one of the required texts. Day one in class we introduced ourselves to one another and I was the only person without a music background. I felt handicapped but my reason for being in the class was different from everyone else. The theme scripture that was used throughout the class was 2 Chronicles 5:11-14 (The Message Bible) and the question was asked “How do we know God is pleased by our worship?” As a person who does not carry a tune, is tone deaf, but loves to sing—I believe when I sing for my worship God is not hearing the sound but He searches my heart and knows it comes from the depths of my soul.

The final project was supposed to be done in individual groups. The groups were all assigned portions of what we learned in class and to present what they in particular had put together. My role was to develop a seminar from the works of all the groups. The

class preformed the seminar. I received an A<sup>+</sup> for the development of the project and final grade. Dr. Ouida Harding comments from her evaluation were as such:

Elder Salaman has conquered the gift in connecting with congregants in that they are, and feel they are brought into awareness they are connected. She understands the responsibility of the lead person as helping persons to transform their minds from secular to non-secular. She articulates very well, the benefits of ministry development.

My competency assessment for Elder Salaman is **continued**.

**Pastor/Spiritual Leader**—Psalm 23 tells us that the Lord is our Shepard. In the pages of the Second Testament, Jesus appropriated this image to describe his own method of ministry and leadership.

The evaluation from the congregation of Jesus Saves Back to Life Ministries responses to this competency were as such:

**Pastor:** Elder Yvonne Salaman is more than capable of handling Pastoral leadership. She has been serving in my absence on many occasions both in communion, preaching and also in teaching. What I would like to see her grown in is in the areas of developing her skills in the interaction with those that come in new to the ministry.

**Vivian:** I have observed Elder Yvonne Salaman in leading Sunday morning service in the absence of her Pastor. Every aspect was done decently and in order as if the Pastor was there leading and guiding her. She is proficient in administrating the sacrament and ceremonies of the community communion.

**Regina:** During Sunday services Elder Yvonne Salaman worships in the Holy Spirit. She performs Pastor/Spiritual Leadership responsibilities in an effect manner.

**Charrise:** The Spiritual Leader is clearly explained from her sermon using the examples from the New Testament scriptures to what is current in today's world referring to taxes/spending. "Render unto Caesar what is Caesar and what is the Lord belongs to the Lord." Caesar is considered the government in the modern day.

The overall results for this competency assessment is **continued** for Elder Yvonne Salaman

**Administrator**—is able to define and analyze a task or problem succinctly and clearly, establish concrete and realistic goals, develop strategies which flow out of these goals and initiate a clear on-going process of evaluation.

I was unable to get an evaluation from the women at Franklin Avenue shelter for this competency. I did get an evaluation from Linda from the Brooklyn shelter where I had visited also.

**Linda:** Elder Yvonne Salaman maintained communication with me throughout her project. She administered all the sessions effectively. I learned to recognize my past and those things that happen which resurface in my present. Her goals are good.

My competency assessment is **continued** for Elder Yvonne Salaman

I also got some evaluation from the women from my site team that worked with me in the shelter on this competency.

**Vivian:** She is compassionate in meeting the needs of the community. Her works with the women are especially good in the homeless center. She is constantly seeking information to help them in their dilemma.

**Regina:** I have observed her passion to assist the women with trying to get permanent housing and spiritual guidance.

The overall result of this competency assessment is **continued** for Elder Yvonne Salaman.



## **APPENDICES**

APPENDIX A  
DEMONSTRATION PROJECT PROPOSAL

CREATING AN ABUNDANT LIFE: A MODEL FOR TRANSFORMATION  
HOMELESS NO MORE

By  
YVONNE SALAMAN

NEW YORK THEOLOGICAL SEMINARY

November 15, 2013

Challenge Statement

Serving as an Elder at Jesus Saves Back to Life Ministries located in the Morrisania area of the South Bronx, I have found that access to affordable housing for single women living in the shelters is inadequate. This causes the women to become pessimistic about their situation. The system maintains there is affordable housing but it is not affordable for the women in the shelter. There are an abundance of women looking for housing and they need encouragement on this journey. This demonstration project will create transformational models to confront, inform and inspire them to be homeless no more.

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## CHAPTER 1 INTRODUCTION TO THE SETTING

I was born and raised in the South Bronx. My family lived in a warm-hearted neighborhood on Third Avenue when I was child. There were only three tenement buildings on the block between 181<sup>st</sup> and 182<sup>nd</sup> Streets. It was a pleasant place to live; during my childhood it was like we lived in a world of our own within the three buildings. We called the buildings by the name of the supers who were in charge of maintaining the buildings: the building I lived in was called Mr. Jackson; the next building was called Mr. Ben; and the last building was called Mr. Walter. The fires began when I became a teenager—the first fires were in Mr. Walter's building, followed by Mr. Jackson's building. While that building was burning, my family was moving out. We were taking as many of our belongings as we could to the streets. Everything we owned was now left on the street. This was my first experience of being homeless.

Buildings were often set afire, at some times by unscrupulous landlords hoping to collect insurance, and at others by unscrupulous tenants taking advantage of the city's policy that burned-out tenants should be given priority for public housing and receive money for new furnishings. A period of rampant arson in the late 1960s and early 1970s ended only after this policy was changed and a limit was imposed on insurance payments for reconstructing burned-out apartment buildings.<sup>1</sup> These fires took place all over the

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<sup>1</sup> Gary Hermalyn and Lloyd Ultan, "Bronx," *The Encyclopedia of New York City* (New Haven, CT: Yale University Press, 1995): 142-146.

South Bronx. Long-time residents migrated from one part of the Bronx to other neighborhoods of older housing in the southern neighborhoods of Hunts Point, Morrisania, and Mott Haven, into privately built housing in the northern Bronx, to the other boroughs, and to the suburbs. About 170,000 persons displaced by slum clearing in Manhattan, mostly black and Puerto Rican, moved to Hunts Point and Morrisania, as well as to Melrose, Tremont, and Highbridge. Social workers reported enduring poverty in a section of the southern Bronx. <sup>2</sup>

Throughout my adult life the experience of homelessness continued to happen. This cycle resurfaced after my marriage ended in 1984. I left my home because of drugs and it took a toll on my husband as he would try to give it up and could not. The addiction got worse, he began stealing from me and when I refused to give him money, the physical abuse began. I came from a dysfunctional family where my father beat my mother and I swore that this would not happen to me. When he hit me I left. I took my shopping cart, loaded up some of my belongings and walked to a relative's home in the area and stayed there. I returned to my apartment three days later to find my original furniture that I purchased gone and a set of old broken-down furniture in its place. My husband had sold my furniture and destroyed most of my clothing. The reason why I say "my" is because I had the apartment before marriage; I furnished it, and then got married. When my husband moved in; he moved into a ready-made home. So I took what was left, my personal keepsakes of pictures and some wedding gifts that he did not sell. His family had moved me out and they stored what I had in their garage. We had a joint bank account that was opened with the money we saved and monies from the gifts of the

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<sup>2</sup> Ibid.

wedding. I got to the bank that Monday afternoon instead of the morning. I was too late—the money was gone. It was thirty-five hundred dollars; I just knew I had enough money to start over again somewhere else. I was homeless; yet still working. I went through stages of trying to repair my credit because I had allowed him to use my credit card because I placed his name as a user. The charges that accrued were unbelievable and some of the purchases I was able to cancel and reported the cards as stolen.

I was devastated and tried to fix things myself by paying the creditors—through bad advice from a co-worker. I was told to take responsibility because he was your husband. So I tried. I started to pay off some of the creditors. It got overwhelming and I just stopped paying everyone. I let it go for a couple of years. I did not hear anything from them so I found myself opening a saving account with the credit union. I was able to save fourteen hundred dollars and then one day it was gone. The creditor found out and place a judgment of delinquency and by the time I found out the money was gone. The debt was so much I was unable to pay it all off and ended up filing for bankruptcy.

As my journey continued I began re-establishing myself with credit. I journeyed to another borough in New York City; Brooklyn. I stayed there between three/four years; first living with my girlfriend and her family then getting a place of our own in Brooklyn with my girlfriend. She knew the landlord personally so everything went in her name. Things were going fine. We worked, we partied—drank and did drugs and traveled just as young people do. My job at that time was with NYNEX, now called Verizon, and we went on strike for four months from Aug. 1989 to the Nov. 1989. I hadn't saved any money in the bank because of the fear of losing it again so I did not have anything to fall back on during this strike. My pay from the union was 13 dollars a week for strike duty. I

was a single person with no family, with no lease in my name, with no bills in my name so the union did not pay any of the bills I had. My girlfriend was in-between jobs and she had no income to pay her portion either. The electricity got turned off. So she left me in the apartment. I did not leave because I did not have anywhere to go. I was fortunate because it was the summer and we live on the top floor of a brownstone so there was good ventilation and light in the daytime when you opened the windows and the doors. The landlord knew about my difficulties with the rent. He gave me a proposition not pay my portion of the rent if I concealed his drugs— marijuana— in my apartment for him. I did it. He also allowed me to use his electricity and hooked up a wire to the building. When the strike was over I returned his drugs and started paying the rent and my girlfriend returned. I could not stay there any longer. I found out I was pregnant and Brooklyn was not the place where I wanted to raise my child, so off again. I moved back to the Bronx, the South Bronx in the Morrisania section. It was in a low income neighborhood, College Avenue and 167<sup>th</sup> Street, where there was poverty.

The building was not safe and it also had an infestation of rats. I was living on the first floor so the rats would also go in and out of the building like they owned it. I had enough when I got a hole in the ceiling of my apartment and I saw one peeking through the hole. My motto was always if the rat did not sign the lease with me they can't stay with me. I did not pay the rent and left. I did not return. I had a relative who worked for social services at the time and had a friend who giving up their apartment the next day. She was moving out and I was moving in. I was on the move again. I got a lease the next week. I continued this journey again. My journey began with a studio apartment (College Ave), moved into a one bedroom apartment (Teller Avenue/E. 168<sup>th</sup> Street with problems



in the apartment), and moved into a two bedroom apartment. In the mid-ninety's (1994) I moved into the Fordham section of the Bronx. I felt like the television show the Jefferson's moving on up. I lived on Fordham for sixteen years. My credit was reestablished, living in a descent area.

In 2008, my daughter was entering college. I attended New York Theological Seminary in the Masters of Divinity program, and by then was working for Verizon for 28 years. Movement began on the job. I had worked in lower Manhattan since 1985. I had been through the bombing of the World Trade Center when the first one happened with the garage explosion in 1991; in the destruction of the WTC on September 11 2001; and any other terrorist threats that happened in the area. The location where I was working, at 375 Pearl Street was closing. The job wanted all the employees in my department to work at 140 West Street where the bombing had damaged the structure of the building; it became hazardous to my health for me to work in the area. I did not want to work there. The job refused to put me in another location even though I had medical reasons. The only other option they gave me was to retire. It forced me to retire. I was not of age for retirement and lost most of my retirement benefits but I left anyhow; I believed in God and his promises to me.

I did not find any other job and my rent was continually going up higher and higher. The building was a cooperative building and they wanted me to buy the apartment but it was not worth the price they offered. I refused to buy and at this time I was paying fourteen hundred dollars; they raised the rent to eighteen hundred dollars. I was no longer able to afford the rent on the little money I had and trying to keep daughter and myself in school. It was around Easter 2010 when I left the apartment. This time I really did not

have any place to go and asked my relatives to stay in my deceased aunt's house until I could find a place. They said yes but I had a deadline there. I was unable to find a place to live but I could not go into the shelter system either. My family was not supportive of me at that time; they felt I should quit school; go to the doctor and claim I was in a depress state; go into the shelter system and let the city find me a place to live. I was not about to be "labeled" for that and I refused. My faith is in God and no matter what I was going through—God would not give me more than I could handle. Another girlfriend and her husband took me in. They did not give me time limit but their relationship was unstable and I did not like the situation even though they assured me it had nothing to do with me.

The New Year came (2011) in and I left. I asked my niece this time if I could stay with her for a couple of months. I stayed there one month and left because my unsupportive family did not care for it. Homeless again; all my belongings were in storage so I traveled with a large bag with changes of clothes. As I left, my family wanted to know where are you going? I said why? None of you want me in your home. The only thing they said to me was get help and stay off of drugs. I looked at them drugs? The last time I did any drugs was before my daughter was born. At that time she was 20 years old.

I roamed the street that afternoon crying, walking up and down. Then I remembered who helped me in my past. I called up my relative who took me in when I left my husband. This time he was not able to take me. I was stubborn and still unwilling to go to a shelter. During our conversation on the phone he suggested another relative who lived in the Morrisania area of the Bronx who had space. He called him. He paved the way and I was able to stay there with him. He allowed me to save money without paying

any rent. I finally got a part time job. I stepped out on faith; I found an apartment, a one bedroom, in November 2011 I could not afford but was desperate for a place and I took it. The landlord did no credit check and he took cash. My part time job turned into the full time job I was praying for in January 2012 at New York Theological Seminary. The journey is still continuing even though I have found a place, there is still more transformation that needs to take place in my life so I will not be homeless again.

“Morrisania is a neighborhood in the southwestern section of the Bronx. Starting north and moving clockwise, the boundaries of Morrisania are: the Cross Bronx Expressway, Crotona Park North, Southern Boulevard, Westchester Avenue, 161st Street, Brook Avenue, and Webster Avenue.”<sup>3</sup> The border of this section of the Bronx extended down towards 149th Street/Third Avenue which is called the Hub. “During 1887, the 3rd Avenue elevated line was extended to provide easy and quick access to and from Manhattan. By the time the subway was extended to the area in 1904, a large influx of immigrants had given the neighborhood an urban character, with tenements replacing houses as the dominant form of dwelling. In 1904 the first subway connecting the Bronx to Manhattan was built under 149th Street, providing cheap rapid transit that with the 3rd Avenue elevated line persuaded hundreds of thousands during the first third of the twentieth century to leave tenements in Manhattan for spacious new apartments in the Bronx. North along Third Avenue, Franklin Avenue branches northeast at a steep hill requiring steps for the sidewalk. (This is where today the Franklin Avenue Shelter is located.) When the Third Avenue El was extended into the Bronx in the mid-1880s, it followed a series of streets, among them Carr Street, Morse Avenue, Fordham Avenue

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<sup>3</sup> “The Neighborhood and History of Morrisania in the Bronx,” [http://thebx.net/info/\\_neighborhoods\\_bronx\\_morrisania.php](http://thebx.net/info/_neighborhoods_bronx_morrisania.php) (accessed November 18, 2013).

and Kingsbridge Road until all were united under the Third Avenue name in 1891. The el lasted into the modern era, with the last piece in service until 1973.<sup>4</sup>

Morrisania was referred to as the South Bronx. During the 70s the area was a symbol of urban decay. However, the community has largely cleaned up in recent years due to a tougher crack-down on crime and more public housing units and suburban type homes being built.<sup>5</sup>

The South Bronx is being revitalized. The area once called the ‘burnt down Bronx’ now has shown a different light. Charles A. Buckley, the Democratic leader of Bronx county in 1953 and gained federal funds for the construction in the 1950s and 1960s of housing and a network of highways linking the Bronx with the rest of the city, among them the Major Deegan Expressway, the Cross Bronx Expressway, and the Bruckner Expressway. As commuting by automobile became more convenient, high-rise apartment building were erected in southern and eastern neighborhoods along the new roads, including Soundview, Castle Hill, Spuyten Duyvil, and Riverdale. Co-op city, a complex of 15,372 units built in the northeastern Bronx between 1968 and 1970, housed sixty thousand persons and was among the largest housing developments in the world.<sup>6</sup> In the 1980s & 1990s is when the growth and urbanization began all over. Many other parts of the Bronx are being restored.

In the Morrisania area where the new Boricua College had been built in 2010 there is an abundance of new housing built on E. 163<sup>rd</sup> Street; where buildings are

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<sup>4</sup> “The Neighborhood and History of Morrisania in The Bronx.”

<sup>5</sup> Ibid.

<sup>6</sup> The Bronx County Historical Society, “The Bronx in Brief,” <http://www.bronxhistoricalsociety.org/bxbrief.html> (accessed November 18, 2013).

continuously being built in the area. This is also where my church is located at the present time. The church is located on W.163<sup>rd</sup> Street between Third and Washington Avenues.

Jesus Saves Back to Life Ministries is under the leadership of Apostle Dr. Wanda Lang. The mission of the church is to help restore the people in the community that is being revitalized. The church programs being developed such as Men, Women, Boys, Girls, Prayer, Christian Education and Outreach are supported by the guidelines that already had been established in the Bible. At Jesus Saves Back to Life the mission statement comes from John 14:6 “Jesus answered; I am the way, the truth and the life. No one comes to the Father except through me.”

The mission of Jesus Saves is to guide people to God, with a special focus on youth and young adult ministries. Our main focus is on the spiritual well-being of the people we serve. We hope to teach God’s Word replacing the sin of violence with love and respect. We believe that with God’s strength, families will be able to communicate openly and honestly to solve problems. We plan to work with community and government leaders to address the needs and concerns of our communities. We hope to bridge the gap in communication between the generations. We plan to put into place educational programming which will aid our community in taking education off of the back-burner and bring literacy concerns to the forefront. We would like to in time establish a scholarship fund to help deal with the astronomical cost of higher education.<sup>7</sup>

The mission our church today reflects the New Testament when Jesus was sent out by the Father and then Jesus sent the disciples. The church sends out their disciples to enhance the kingdom on earth. At Jesus Saves Back to Life we embrace the theologies of love, liberation and the good news of Jesus through the missions and ministries. Jesus Saves Back to Life also believes in the five-fold ministry that is mentioned in the Bible in

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<sup>7</sup> Apostle Dr. Wanda Lang, “Mission Statement,” Bronx, NY: Jesus Saves Back To Life Ministries, 2009.

Ephesians 4:11. The Holy Spirit that governs our lives is displayed through the congregation as we tried to be in compliance with word of God. The congregation has experienced the truth in God's word in this ministry as their lives have been blessed. As the congregation is being strengthened through the word of God, we can be a witness to the people of this community.

I initially started attending Jesus Saves Back to Life for my Supervised Ministry course while attending NYTS. After finishing Supervised Ministry 1 and 2 there I began visiting the church more. I left the Baptist Church after finishing my course for many reasons, but the major one was it was located in Bayside Queens and financially I could not make it any longer. I became a member of the Jesus Saves Back to Life Ministries after graduating with my Master of Divinity in 2011 from NYTS.

I was emotionally broken up after graduation. You would think that because I had accomplished what I set as my goals I would be grateful to God that He brought me through. I had a lot of anger wrapped up, bottled up, feeling I had to suppress inside because of what I was going through. I had faith, I trusted in God, and still I worried. Even though I had a roof over my head it was not mine. Through my unstable situation and residence I got the full meaning of support from Jesus Saves Back to Life Ministries as they helped me financially with my struggles at that time. The small congregation along with the Pastor embraced me in such love and let me know they have been through some of the same situations that I going through. It is a place of genuine love. Just as God said "love your neighbor as you love me" and that is what I received there.

When this project initially began I served as the associate Minister of the church. God has elevated me in serving at the church and I was ordained to be an Elder. The

congregation is small and growing and is supportive in all aspects in each ministry that is developing in the church.

In my ministry I am serving in the Outreach program and Christian Education. The outreach ministry is still in the process of being established in the area. One of the objectives is to equip women who are homeless with a method in searching for housing in an upcoming revitalized area in the South Bronx.

The Outreach team started with the shelter for single women that is located in our community. The single women's shelter is called the Franklin Avenue Women's Shelter and is located at 1122 Franklin Avenue, Bronx, NY 10456. The Franklin Avenue Women's Shelter was formerly an armory. "The Second Battery Armory, the first permanent armory located in The Bronx, was built in 1908-11 to the design of Charles C Haight, a former member of the New York State militia and a prominent architect known for his institutional buildings. Prominently situated on a sloping site, the armory is notable for its bold massing, expressive brick forms, picturesque asymmetry, and restrained Gothic vocabulary; the design of the structure retains references to the tradition of medieval imagery in earlier New York armory buildings, but bears a marked relationship to Collegiate Gothic institutions."<sup>8</sup> Many other changes happened with the armory when the building was occupied by the National Guard for several decades until 1988. It closed in 1988 and converted by the City of New York for use as a homeless shelter.<sup>9</sup> In 2011 it is a community center and homeless shelter.

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<sup>8</sup> Emilio Guerra, "Second Battery Armory," [https://www.flickr.com/photos/emilio\\_guerra/3879506905/in/photostream/](https://www.flickr.com/photos/emilio_guerra/3879506905/in/photostream/) (accessed November 18, 2013).

<sup>9</sup> New York State Division of Military and Naval Affairs: Military History, "Bronx Franklin Avenue Armory," <http://dmna.ny.gov/historic/armories/BronxFranklinAvenue.htm#info> (accessed November 18, 2013).

The Morrisania area of the South Bronx is one place where women that are at the shelter do not have the access to affordable housing. Homelessness has become the end result of the problem. There are many single women living in homeless shelters from the community and also from all different areas of New York City. These women lack access to affordable housing because of their circumstances. Homelessness can happen from natural disaster such as hurricanes, fires, floods and other destructions not caused by man. Then you can have intentional destructions such that can be caused by man which I had experienced before. Poverty is one of many systemic causes of homelessness that has hit the Bronx. Many people have lost their jobs or have such a low income that they cannot afford the rising rents. I have experienced homelessness again because the rising rents and the inability to maintain living in the home.

My goal is to help be a transformational agent in the helping with the process of recognition and awareness. This process will include empowerment through finding available resources, educational skills, financial budgeting and faith-based learning to alleviate low self-esteem. This demonstration project model will help create a Housing Education that will educate single women on how to take advantage of resources that will help them obtain affordable housing.



## CHAPTER 2 PRELIMINARY ANALYSIS

During my journey with Jesus Saves Back to Life Ministries my position as Associated Minister in the Ministry was raised. God through Apostle Wanda Lang has elevated my position in the church to an ordained Elder where I am intricately working with the Outreach Ministry. The Outreach Ministry began with the Women's Shelter on Franklin Avenue. The Reverend Yvonne Robinson initiated the works at the shelter while she did her Supervised Ministry course at Jesus Saves Back to Life and I continue it today.

The Department of Health and Human Services (HHS) defines homelessness as: "A homeless individual is defined in section 330(h)(4)(A) as 'an individual who lacks housing (without regard to whether the individual is a member of a family), including an individual whose primary residence during the night is a supervised public or private facility (e.g., shelters) that provides temporary living accommodations, and an individual who is a resident in transitional housing.'" A homeless person is an individual without permanent housing who may live on the streets; stay in a shelter, mission, single room occupancy facilities, abandoned building or vehicle; or in any other unstable or non-permanent situation.

An individual may be considered to be homeless if that person is "doubled up," a term that refers to a situation where individuals are unable to maintain their housing situation and are forced to stay with a series of friends and/or extended family members. In addition, previously homeless individuals who are to be released from a prison or a hospital may be considered homeless if they do not have a stable housing situation to

which they can return. Recognition of the instability of an individual's living arrangements is critical to the definition of homelessness."<sup>10</sup>

There are people who encounter homelessness in different ways, but all homelessness is characterized by a lack of stable housing. Children on their own or with their families, single adults, seniors, and veterans compose various demographic groups that may use different types of programs or services or have differing factors that contribute to their homelessness. There are also those who experience homelessness for various lengths of time (short-term, long-term, or "chronic") or who experience multiple episodes of homelessness (moving between housing and homelessness). Those who are "doubled up" or "couch surfing" are also considered homeless if their housing arrangement is for economic reasons and is unstable (a disagreement or other scenario could result in being asked to leave). Accessible and affordable housing is the key underlying need for all these situations regardless of other demographic factors.<sup>11</sup> "Homelessness is both the problem and the symptoms of other problems that can range from financial instability, from unemployment and also chronic substance abuse."<sup>12</sup>

In researching other places that deal with homelessness I came across information on the Bowery Mission and the Leah House Inc. The Bowery Mission has created a program which consists of meals, shelter, and medical care for men, women and the youth. The challenge is to create a model of educational transformation rooted in a faith-based foundation for the homeless women so they can understand what got them there

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<sup>10</sup> National Health Care for the Homeless Council, "What is the official definition of homelessness?" <http://www.nhchc.org/faq/official-definition-homelessness> (accessed November 18, 2013).

<sup>11</sup> Ibid.

<sup>12</sup> The Bowery Mission, "Homelessness in New York City," [www.thebowerymission.com](http://www.thebowerymission.com) (accessed November 18, 2013).

and what can they do for themselves not to go back. The model of transformation I am attempting to create is to connect the women in faith, work, and help them to an abundant life of independence—to be homeless no more.

The Bowery Mission's programs for women evolved more in the 1990s as women became the new face of homelessness. Dealing with decades of experience with men's homelessness, The Bowery Mission's programs for women started small and has now grown into The Bowery Mission Women's Center at Heartsease Home, Manhattan's only faith-based residential recovery program for homeless women. Many homeless women have moved from place to place – a friend's couch, a stairwell, a city shelter. Many women have experienced sexual victimization, financial exploitation, emotional or physical domestic abuse that contributed their homelessness. Homeless women are often experiencing acute physical health problems. Many are burdened by alcoholism, drug addiction and mental illness.<sup>13</sup>

The Bowery Mission addresses these challenges holistically. The Bowery Mission Women's Center at Heartsease Home, is a residential recovery program on the Upper East Side of Manhattan. The Bowery Mission Women's Center at Heartsease Home houses 20 women at a time in Manhattan's only faith-based residential recovery program for homeless women, committed to each woman's spiritual, emotional and physical restoration.

The women residents in this 9-to-15 month recovery program, women share bedrooms in a five-story brownstone. Daily curriculum includes counseling, life skills classes, spiritual disciplines and educational enrichment, along with volunteer-led opportunities like painting, creative writing and sewing lessons. Our Career Center provides tutoring and resumes assistance.<sup>14</sup>

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<sup>13</sup> Bowery Mission, "Recovery Programs for Women," [www.bowery.org/programs/programs-women](http://www.bowery.org/programs/programs-women) (accessed November 19, 2013).

<sup>14</sup> Ibid.

The Leah House Inc. is a New York-based non-profit organization housing homeless women. They have the capacity of housing only three women in their residence. Leah House was “founded in 1996 by Mildred I Clark, MD due to the high number of substance abusing women, the growing number of women who were homeless and the chronic unemployment faced by women. They are committed to provide a temporary domicile for females that offer emotional and skills development programs for the residents as well as the broader community. The programs within the domicile are based on scripture with particular attention on developing the inner resources of the women to take charge of their lives and become productive neighborhood citizens. In essence, Leah House, Inc. is a community educative center for the development of finer womanhood.”<sup>15</sup>

There is a three process interview—prescreening before you are accepted into Leah House. The characteristics you must portray are:

- Must be Employed
- Must be willing to embrace the Leah House Tenants inclusive of Weekly Bible Study
- Must be willing to grow spiritually
- Must have the desire to increase their Earning Power
- Must be willing to network with others in an effort to negotiating various systems effectively.

There is a personal interview which is held by Ms. Clark that will be the final criteria whether you are allowed in. They are not able to handle any mentally challenged women as of yet, because there is no professional skilled person staying at the residence. Ms. Clark’s program is similar to the project which I am engaged in presently helping to transform women. Her residence is also temporary, lasting from six months to one year

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<sup>15</sup> Interview with Mildred I. Clark, MD, Leah House Founder.

before the women exit the residence. Her philosophy is transformation, sourcing and exit along with faith-based teaching while you are residing at Leah House. These two programs share the same goal manifested in different ways to defeat the effects of homelessness and to make the person a part of society and what God had intended for humanity.

Franklin Avenue Women's Shelter in the Bronx has temporary housing for the homeless women. The women there meet challenging situations while residing at this shelter. One of the challenges is the regulations and laws that involve the women that reside in the shelter. The dwelling is a temporary resident where they cannot leave their belongings in the room. There is no permanent room assigned where you can have storage. Their storage space consists of a locker where items that women can keep for clothing and their personal hygiene. After breakfast is served they are on a time limit where they have to leave the shelter with everything, nothing must be left because they are not guaranteed the same room when they return. As I visit the shelter where the women resides it is a depressing place. The self-esteem of the women is low. Hope for getting housing from the shelter for single women can take up to two/three years or more.

I walked through the neighborhood and talked with some women that were in front of a residence near the shelter and ask them about the housing in the area. Their response was not a positive one. The problems are similar to one another in how they lost their apartments, staying with a friend because they do not want to go into the shelters or on the verge of being evicted from their residences. As the economy drops it will cause the shelters to increase with more women. Yet while searching the website look for the affordable housing I found this statement written in 2002 as Mayor Michael R

Bloomberg launched the city's most aggressive affordable housing plan in two decades to create and preserve homes and apartment for hundreds of thousands of New Yorkers. The Mayor said "every generation of ambitious and hardworking New Yorkers deserve just what my parents struggled to achieve and what all parents want for their children: the security that only good homes in safe and stable neighborhoods can provide. Affordable housing is fundamental to our long-term economic prosperity."<sup>16</sup>

My question is why has the ratio of homeless increased with the completion of affordable housing? There is not an actual completion of affordable housing because housing is continuously being built. The number of homes New Yorkers in shelter has risen by more than 69 percent since 2002.<sup>17</sup> That is when Mayor Bloomberg made his statement about affordable housing.

There are criteria in order to get affordable housing. Housing Preservation has on the web site for affordable housing a place called Apartment Seekers. These buildings that are being developed have a lottery system after applying for them. The lottery system as it states, you may or may not be called for that particular development. If by chance you are called; then you must go through a pre-screening process that still does not assure you getting housing. If you make it past pre-screening then there is another screening you must go through. They also have a "Check list" on the documents you must have. There is nothing on the list indicating if you are homeless what to provide as a substitute for a lease.

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<sup>16</sup> NYC Affordable Housing Resource Center, "Current Homebuying Lottery Opportunities," [http://www.nyc.gov/html/housinginfo/html/homeownership/home\\_buying\\_opportunities.shtml](http://www.nyc.gov/html/housinginfo/html/homeownership/home_buying_opportunities.shtml) (accessed November 19, 2013).

<sup>17</sup> Coalition for the Homeless, "The Catastrophe of Homelessness," <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/facts-about-homelessness> (accessed November 19, 2013).

The other alternative for the homeless is being placed on the HPD (Housing Preservation Development) list for the 'projects' list that may take years in order to be called. Their lists are also in priorities. They have coded letters and numbers depending on your situation. If they coded for domestic violence, mental illness or natural disaster your status will be higher. The lower coding on the list is for persons that only have financial problems.

Change also starts when the church gets involved in the community instead of just the usual church on Sunday. In the Bible the book of Acts 1:8 states "But you shall receive power when the Holy Spirit has come upon you; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth." The church can unite with the people through empowerment and prayer because through Christ all things are possible—change can happen. I see the change through Christ at Jesus Saves Back to Life Ministries—as the congregation is growing and we will be expanding, the church doors will be able to open on a daily basis to assist the community. Also the Bible states in Isaiah 61:1-3 "The Spirit of the Lord God is upon Me, because the Lord has anointed Me To preach good tidings to the poor; He has sent us to heal the brokenhearted, to proclaim liberty to the captives, And the opening of the prison to those who are bound."<sup>18</sup> The word of God will help empower me to help women change their lives. Transformation is needed in all aspects of these women's lives. Transformation must come from first within each person starting from the inside out.

In John 10:10 "The thief does not come except to steal, and to kill, and to destroy." Who is the thief? The thief is defined as a "person who steals another person's

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<sup>18</sup> Unless otherwise noted all biblical quotations are from the King James Version.

property without force or violence.” The synonym meaning for the word thief is a robber in reference to one who steals. A thief takes the goods or property of another by stealth without the latter's knowledge: *like a thief in the night*. A robber trespasses upon the house, property, or person of another, and makes away with things of value. The noun *thief*: a criminal who takes property belong to someone else with the intention of keeping it or selling it.<sup>19</sup> From the definition the property that is gone is housing; your residence, domicile, a place to live. The landlord, the government or natural disasters even the person themselves can end up being the ‘thief’. The biblical context of the scripture using the word *thief* can be referring to the thief as ‘Satan’ who is a deceiver, a liar.

How did the thief steal and what did he kill and destroy? The Bronx once was ‘burned down’ and left the land destroyed and undesirable to live in. How was the land destroyed? The people themselves destroyed their land. Much of the destruction was caused by fires. They thought by setting fires the city could give them a decent place to live and furniture. Can the church help? Dr. Peter Heltzel’s book *Resurrection City: A Theology of Improvisation* states how communities can be restored. “Resurrection city call religious communities to model a new form of prophetic politics. In local communities of care and community action, we can strategically partner with governments to create and uphold social innovations that empower the poor and create a more just society. As religious communities creatively organize for justice, we will see an increasing number of hopeful signs of political hope and cultural renewal.”<sup>20</sup>

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<sup>19</sup> www.thefreedictionary.com, s. v. “thief,” s. v. “robber.”

<sup>20</sup> Peter Heltzel, *Resurrection City: A Theology of Improvisation* (Grand Rapids, MI: W.B. Eerdmans, 2012), Introduction.



Jesus says: “I have come that they may have life and that they may have it more abundantly” (John 10:10). Today, the revitalization of the Bronx is starting to boom in the Morrisania section of the Bronx where once abandoned lots were. How does Jesus come to restore? “Jesus said I have come, He came from the Father, the Christological doctrine: “the two natures of Christ are united in one person (hypostasis) without confusion or change and without division or separation.”<sup>21</sup> This defines Jesus as one hundred percent divine and one hundred percent human with the power of the Father transferred to the Son. Jesus restores through the Word which is given in the Bible. How can women live the abundant life? The abundant life, a better way of living will give restoration to life if you have faith that does not waiver to believe it can be done. Can the homeless women have a better life? The new life; the better life can be in the awareness of the women transforming themselves. The promise is from the Word of God; that has been manifested through Jesus; then through the unction of the Holy Spirit of the promise when your ‘faith’ to work.

The question is: Are you willing to fight for it? As the land in the Bronx is being revitalized the women in the shelter can be transformed with faith as their basis for transformation from the inside/outside. The women must be willing to reposition themselves. Bishop TD Jakes talks about the personalities that are hidden within yourself that you do not acknowledge for whatever your reasons are. There must have the courage to confront first “these character exist in all of us. I have had to face them myself in my life. These characters are the voices of reason that we often muzzle rather than listen

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<sup>21</sup> Daniel L. Migliore, *Faith Seeking Understanding: An Introduction to Christian Theology* (Grand Rapids, MI: William B Eerdmans, 2004), 178.

to.”<sup>22</sup> As the women acknowledge their difficulties by confronting the problem this is a step the process of change. It will take a repositioning in all facets of their life for change to be effective.

I will be attending community board meetings where information will be released on new buildings in the area. I also will attend seminars and training sessions on housing to help find out the criteria for applying for housing. This will be a challenging but not impossible. My church is in the process of formatting other programs that will be used in my project. We as the church will not turn anyone away. As the church is in the process of growing, the community will be able to reap the benefits of this growth.

There must be a political/policy change within the shelter system for the regulation and laws affecting the women in Franklin Avenue shelter. The policy that is written for the shelter system found on the NYC website for the homeless states: “All adults entering the shelter system are expected to work with shelter staff to regain financial independence as soon as possible. You will need to follow an independent living plan, participate in programs that meet your needs and follow shelter guidelines that keep client and staff safe”<sup>23</sup> I know the system is geared for temporary housing but the constant movement of the women needs to be addressed. I am still working on how to meet this particular challenge and at what level it can be addressed. The other obstacles that they face are the strict regulations that they must abide by while they are in the shelter. The regulations come from the government and the change of these laws must

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<sup>22</sup> T. D. Jakes, *Reposition Yourself: Living Life Without Limits* (New York: Atria Books, 2007), 23.

<sup>23</sup> NYC Department of Homeless Services, “Temporary Housing Assistance,” <http://www.nyc.gov/html/dhs/html/housing/housing.shtml> (accessed November 19, 2013).

come from the politicians who have some influence with the district leaders of the community to invoke this social change.

We can go up against the system without fear of any retaliation from the government. We are not living in a dictatorship but in a democracy where we have rights. Martin Luther King Jr. wrote a sermon called “Antidote for fear” where he gave his perspective on fear. He stated: “We can master fear through one of the supreme virtues known to man: courage. Courage therefore is the power of the mind to overcome fear. Unlike anxiety, fear has a definite object which maybe faced, analyzed, attached and if need be endured. Courage takes the fear produced by a definite object into itself and thereby conquers the fear involved.”<sup>24</sup> Voting is a right our ancestors fought for us to have today. If there is a candidate in the office has he hasn’t proven himself for the people we can exercise our right by voting him or her out of office. When a candidate is in office, he/she can make systematic changes. These changes take time; so be patient. This is one reason why we as people should always exercise our right to vote. Voting in the minor elections is what can help change the systems that are put in place.

I started being an advocate for voting. I also have been working the election polls from 2007 until today. I encourage people to go out, starting at the age of eighteen to become a registered voter, get a non-driver license identification card to establish themselves as living in the city among other reason. “It is important to advocate because the government has the ability to make the economic, social and political decisions necessary to attack the deep structural causes of poverty and hunger. We as people of faith should remind leaders of their responsibilities to the people to offer constructive

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<sup>24</sup> Martin Luther King, Jr., *The Strength to Love* (Philadelphia: Fortress Press. 1963), 118.

alternatives. We can bring about public policy changes that will end hunger and poverty in our lifetime. It's not a difficult thing to do. It just takes the will to act and speak out on behalf of hungry and poor people."<sup>25</sup>

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<sup>25</sup> Bread for the World, "What We Do," [www.bread.org/what-we-do](http://www.bread.org/what-we-do) (accessed November 19, 2013).

## CHAPTER 3 PLANS OF IMPLEMENTATION

### **Challenge Statement**

Serving as an Elder at Jesus Saves Back to Life Ministries located in the Morrisania area of the South Bronx, I have found that access to affordable housing for single women living in the shelters is inadequate. This causes the women to become pessimistic about their situation. The system maintains there is affordable housing but it is not affordable for the women in the shelter. There are an abundance of women looking for housing and they need encouragement on this journey. This demonstration project will create transformational models to confront, inform and inspire them to be homeless no more.

The plans of implementing this project will involve me going to the women's shelter in the Bronx. I began my outreach program at the Franklin Avenue Women's Shelter that houses only single women. The single women come from all over the five boroughs. The average length of stay for the women that come there is twenty one days, and some longer before being shipped to another location. The process of implementing my project is challenging for the women can be moved at any point depending on each person's circumstances while they are there. My project will involve many individuals because of the movement of the women from shelter to shelter and many will not return to the Bronx area. My proposed target for this project is women who have lost a part or all of their financial stability that caused them to be placed in the shelter.

My plans are also to compare different locations of shelter such as Brooklyn vs. Bronx or Queens vs. Bronx, to find out if there are any systematic differences between them. I will also try to gain access to them and see if the organizational procedures are

the same as the Bronx shelter. I also plan to look at single women vs. single women with children in the shelter system to see how their experiences differ.

The process was challenging with a great deal of struggle. The women were open to hear about the word of God but reluctant to discuss their background. Many said that they would discuss their background over the phone. When I would call for a conversation, they would say “can I get back to you, I’m busy.” Then next time I called there was no answer. Left messages, no return calls. I did get two women to sign the release paper to be the Human Subject Research but the next week they were relocated out of the shelter and I was unable to get any information. I tried calling and I left messages on the answering machine of one of the ladies. The other number was cut off. I obtained stories verbally from women. But they would not agree to be a human subject for the research. I will share the story of disappointments and despair of these women, throughout this project.

**Goals and Strategies:**

**Goal 1:** Many women enter the shelter system from different boroughs. I shall attempt to find out where they were from before entering the shelter and the circumstances that caused them to be in the shelter.

**Strategy 1:** Interviewing the women to find out where they lived.

**Strategy 2:** Interviewing the women in how their lives were in the past

**Strategy 3:** After interviewing the women what can be done differently to enhance their quality of life?

**Evaluation process:** Finding at least six women to sign the release form to be the human subject for this project.

**Goal 2:** Finding out what are the religious beliefs of the women in the shelter? Now in the shelter system what is their relationship with God? What are their beliefs? What are the effects of hearing the Word of God?

**Strategy 1:** Interview the women on their beliefs.

**Strategy 2:** Interview the women inside the shelter on the Women of Old Testament and their relationships.

**Strategy 3:** Interview outside of the shelter having the women come to Jesus Saves Back to Life Ministries for the worship service.

**Evaluation:** Finding a least six women to sign the release form to be human subjects for this project.

**Goal 3:** Developing different seminars for the women. These seminars are the keys to transformation in this model. The seminars consist of: Spiritual Recovery, Financial Recovery and Prayer.

**Strategy 1:** To bring in experienced person who has done spiritual recovery meetings. Offering a meal after each meeting

**Strategy 2:** To bring in a financial person to do financial recovery meeting, learning how to prioritize financially your obligations with a low income. If there is no income find a means to gain income.

**Strategy 3:** To bring in the community district leader or representative to discuss how the office is available and their procedures.

**Evaluation:** Finding at least six women to sign the release form to be the human subject for this project.

## CHAPTER 4 RESEARCH QUESTIONS

### **Historical Research and Analysis**

In order to know where you are going I believe you have to know where you come from. The history of the Franklin Avenue Women's Shelter is my beginning for the women coming to the Bronx to the shelter. The shelter was once an armory. What was the design of the armory? Who occupied the armory and the structural order that took place then? Then analyze the statistics of the homeless in New York City with the single women, single men, children and families in the NYC area.

### **Analysis of Spiritual Life and Practice**

In the Old Testament there are parables about many women with different beliefs of their Gods; explore the Women of the Old Testament in relationship with the women in the shelter. I examine where the women of the shelter are spiritually and see how they can grow.

In Romans 10:17 "So then faith comes by hearing, and hearing by the word of God" will be a method in transformation. Find out how the women's faith is rooted in their lives today and what they believe in. I will use these to correlate their beliefs and their experiences in life and the scripture in the Bible John 10:10: "The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and



that they may have it more abundantly.” I will also be exploring and reflecting on scripture as it relates to lives of the women now and how they can have an abundant life.

### **Social/Political/Economic Analysis and Research**

The shelter system has rough regulations and the “voices of the women” are not expounded on. A representative from the District Office will come in to help the women in any political issues that are affecting them and to explore what opportunities the women have available to them. Find out how many of the women have voted? Explain to the women about their right to vote. What procedures they can use and how to use them to make a change for them and other women in the shelter system.

## CHAPTER 5 EVALUATION PROCESS

Making connections with the women will enable me to obtain the goals that are established for the project. The methods that I will use will be the Guidelines for Human Subject Conducted by Persons Affiliated with New York Theological Seminary. I will look at the history of the shelter in retrospect to what it stood for in the past and what it is today. How will this history affect the lives of the women today? I will try to get at least six women to search aspects of their spirituality, financial situation, and what to do with social rights they have. The *Keys of Transformation* will be used in this process. I will assess the information with statistics on the homeless in NYC and see if the number is substantial.

### **Ethnography evaluation--Method for Goal 1**

1. Many of the women enter the shelter system from different boroughs. I shall attempt to find out where they are from before entering the shelter. What were the circumstances that caused them to be in the shelter?

**Strategy 1:** Interviews with the women and their background.

**Strategy 2:** Interviewing the women in how their lives were in the past

**Strategy 3:** After interviewing the women what can be done differently to enhance their quality of life?

### **Observation Analysis--Method for Goal 2**

1. Finding out the religious beliefs of the women. Now in the shelter what is their relationship with God? What are their beliefs? What are the effects of hearing the Word of God?

**Strategy 1:** Interviewing the women on their beliefs.

**Strategy 2:** Interviewing the women inside the shelter on the Women of the Old Testament and their relationships.

**Strategy 3:** Interviewing the women outside of the shelter having them attend Jesus Saves Back to Life Ministry worship service.

### **Social, Economic, Political Organization and Statistical Data--Method for Goal 3**

1. Developing different seminars for the women. These seminars are the *Keys for Transformation* in this model. The seminar consists of Spiritual Recovery, Financial Recovery and Prayer.

**Strategy 1:** To bring in an experience person to do Spiritual Recovery meeting and offering meals after each meeting.

**Strategy 2:** To bring in an experience financial person to do Financial Recovery meeting and offering clothing to the women.

**Strategy 3:** To bring in the community District leader or representative to discuss how the office is available and there procedures.

## CHAPTER 6 MINISTERIAL COMPETENCY

### **The Process**

The members of my Site Team were chosen on the basis of how each one will help me complete my project. 1. Debra Williams a person who has known me all her life that has witnessed my transitioning into the church. 2. Vivian Bishop was chosen as my Prayer warrior who will pray for me and my project everyday as she has also journey with me in my life as I transitioned into the church. 3. Sharon Brown is qualified in Social/Psychological Work because she work with NYC systems that analyzing the placement of people in the system.

Meeting of the Site Team will be on conferences calls because of the living locations; one resides in North Carolina, Westchester County and the other in NYC. As the site team completed their first portion of my ministerial competency this is the summary of the team's assessment are as followed.

### **Theologian**

Assessment: Yvonne has knowledge and background in theology as she expounded on, then as she used it with the biblical scriptures in her sermons. She explains the biblical references and translates into today's situation to help the congregation follow her message.

*Our conclusion is the candidate has shown to be developed in this area of competency.*

**Preacher/Interpreter of Sacred Texts**

Assessment: Yvonne is able to organize her message effectively. She is able to relate the word to the world and the world to the word locally and globally while understanding the doctrines and church in the community of faith she is speaking to. She will become stronger as she continues.

*Our conclusion is the candidate has shown to be developed in this area of competency.*

**Prophetic Agent:**

Assessment: Yvonne has empathy as she is also sensitive and aware of others. She builds up and encourages people with the passion she has. She is conscious of social injustices and is willing to make a change in the world. She is committed and has committed herself to helping others.

*Our conclusion is the candidate is to continue to grow in this area of competency.*

**Religious Educator:**

Assessment: Yvonne is an excellent Religious Educator through the many years of Sunday school teaching. She has taught different age groups as I watched her organize and teach many lessons. She captivates her students. Her ability to communicate religious concepts and challenges the congregation in what they are learning.

*Our conclusion is the candidate is to continue to grow in this area of competency.*

**Spiritual Leader:**

Assessment: Yvonne will continue to grow as she perseveres on her path as a spiritual leader. She has also helped others in their ongoing relationship in God. She sets an example to others with her spiritual discipline.

*Our conclusion is the candidate is to continue to grow in this area of competency.*

**Leader:**

Assessment: Yvonne has excellent leadership skills. She has a willingness to follow. She show initiative, knows how to delegate assignments, follow up and make sure it is completed; she is supportive and motivated as she works. There is always room for improvement.

*Our conclusion is the candidate is to continue to grow in this area of competency.*

**Counselor:**

Assessment: Yvonne is a genuine free spirit. Her willingness is to listen to people with their issues. Debra believes she can improve on family re-establishing broken relationships. The others team members believe she has done good work as she listens and advises people on not what they want to hear.

*Our conclusion is the candidate needs more attention developed in this area of competency from one site team member. The remaining members' stated that Yvonne has shown to be developed in this area of competency.*

**Witness or Evangelist:**

Assessment: Yvonne is an excellent witness in spreading the gospel of our Lord and Savior Jesus Christ. She stands up for righteousness sake, not forsaking her beliefs and faith.

*Our conclusion is the candidate has shown to be developed in this area of competency.*

**Professional:**

Assessment: Yvonne communicates well in written assignments. She demonstrates a positive professional behavior in the workplace as well as in church. She has as a good attitude as she will stay away from negative energy. She is a good listener as she is a timely person who knows how to manage own time.

*Our conclusion is the candidate has shown to be developed in this area of competency.*

### **Ministerial Competencies Chosen for Development**

**1. Worship Leader**—is responsible for conducting the structured or formal aspect of worship—its sacraments or ordinance, its variety of rites, its arts of worship

**Competency 1:** To be competent in the field of sacred music and other art forms, with an understand of their role in the liturgy or ceremony

**Goal 1:** To take the summer course for Introduction Church Music Minister Leadership that is given at NYTS.

**Evaluation:** I took the course for credit so the Instructor will be giving me a grade for the work I will do.

**2. Pastor**—Psalm 23 tells us that the Lord is our Shepard. In the pages of the Second Testament, Jesus appropriated this image to describe his own method of ministry and leadership.

**Competency 2:** To be competent in a Sunday morning service.

**Goal 2:** To be allowed to have the Pastor's responsibilities in a Sunday morning service.

**Evaluation:** The congregation will give the assessment on this competency after the service.

**3. Administrator**—is able to define and analyze a task or problem succinctly and clearly, establish concrete and realistic goals, develop strategies which flow out of these goals and initiate a clear on-going process of evaluation.

**Competency 3:** To be competent in establishing realistic goals for my project, ability to maintain effective lines of communication with the women from the shelter.

**Goal 3:** To involving the women from the shelter in this process of developing strategies in organizing their lives.

**Evaluation:** The women from the shelter will give the assessment on this competency after the project has concluded.

## APPENDICES



## Appendix A: Timeline

The time line is an estimate of time I plan to allocate to the project which is subject to change.

<b>Date</b>	<b>Task/Activity</b>	<b>Tools/Necessary to complete task</b>	<b>Person Responsible</b>
7/2013 8/2013	Goal 1 – Strategy 1,2,3  To be implemented on a two month time period.	Forms of permission to signed from the women for interviewing that will take part on my project	Me
7/2013	Conference with Site Team	On the Second Sunday of the month in the evening	Site Team
7/2013	Meet with Advisor	Copy of Approved Proposal	Me
7/2013 8/2013 9/2013 10/2013	Goal 2 – Strategy 1,2,3  To be implemented on a four month time period	Sessions are to held inside and outside of the shelter	Yvonne Robinson, Regina Epps, Zoila De La Cruz, Yvonne Salaman
10/2013 and 11/2013	Library Time for Writing and Research	All of the paperwork and information gathered during the implementation of Strategy 1, 2,3	Me

### Appendix B: Budget

I will also be looking for funding through grants and fundraising to offset the personal cost of this project.

<b>Date</b>	<b>Task/Activity</b>	<b>Tools/Necessary to complete task</b>	<b>Person Responsible</b>	<b>Budgetary consideration/ Cost</b>	<b>Source of Funding</b>
9/2013	Goal 3, Strategy 1 Strategy 1a	Developing healing seminar plus lunch Spa Day, equipment, lunch, and gift for women	Jeffrey Noble Sharon Brown	\$1,500	Donations from site team and fund raising
10/2013	Goal 3 Strategy 2	Financial Seminar A meeting with Political Officials of the community	Steven Jones District Community Leader or representative	\$300.00	Donations
10/2013	Goal 3 Strategy 3	Printing information papers necessary to give to the women	Me	\$500.00	Personal
11/2013	Goal 2	Lunch for meeting with site team	Me	\$300.00	Personal
10/2013 and 11/2013	Library Time for Writing and Research	All of the paperwork and information gathered during the implementation of Strategy 1 & 2	Me	Transportation Fare/Usage of Gas to give to site team for driving \$40.00	Me

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## APPENDIX B HPD REQUIREMENTS FOR HOUSING

### *NYC Affordable Housing Resource Center, Public Housing*

Requirements for receiving an apartment in a public housing development.

[http://www.nyc.gov/html/housinginfo/html/apartments/apt\\_rental\\_public\\_housing.shtml](http://www.nyc.gov/html/housinginfo/html/apartments/apt_rental_public_housing.shtml)

### *NYC Housing Authority, Applying for Public Housing (Needs Based Preference)*

Priority codes for housing applicants who live and/or work in New York City.

[http://www.nyc.gov/html/nycha/html/assistance/need\\_based.shtml](http://www.nyc.gov/html/nycha/html/assistance/need_based.shtml)

### *NYC Housing Authority, Applying for Public Housing*

Provides form for Public Housing. The status of eligibility can be monitored here.

[http://www.nyc.gov/html/nycha/html/assistance/app\\_for\\_pubhsg.shtml](http://www.nyc.gov/html/nycha/html/assistance/app_for_pubhsg.shtml)

### *NYC Housing Authority, Apartment Hunting Tips*

List of ten most common ways New Yorkers find apartments.

[http://www.nyc.gov/html/housinginfo/html/apartments/apartment\\_hunting\\_tips.shtml](http://www.nyc.gov/html/housinginfo/html/apartments/apartment_hunting_tips.shtml)

### *Heritage Health and Housing, Single Room Occupancy Housing*

Heritage offers 84 single rooms (with shared bathrooms and kitchens) of transitional (14 rooms) and permanent (70 rooms) housing for single adults with a history of homelessness.

<http://heritagenyc.org/singleroomhousing.php>

### *EBO Nexus Emergency Shelters*

Places where you can get immediate shelter, food, and other resources to help you get back on your feet, find jobs and housing.

<http://benefits.ebonexus.com/info/NewYork/EmergencyShelters.html>

### *NYC, Affordable Housing Resource Center, Emergency Assistance*

Information on emergency assistance for rental assistance especially regarding eviction and homeless prevention.

[http://www.nyc.gov/html/housinginfo/html/em\\_assist/emergency\\_assistance.shtml](http://www.nyc.gov/html/housinginfo/html/em_assist/emergency_assistance.shtml)

### *NYC, Housing Preservation and Development, Current Housing Lotteries*

Information about rental lottery properties. This list changes constantly.

<http://www.nyc.gov/html/hpd/html/apartment/lotteries.shtml>

### *NYC Housing, Checklists and Resources*

Information on what is required after you have applied, with a checklist of necessary documentation.

<http://www.nyc.gov/html/hpd/downloads/pdf/After-you-Apply-Resources.pdf>

## APPENDIX C

### CHECKLISTS AND RESOURCES





After You Apply for Affordable Housing:

# Checklists and Resources



## ABOUT THIS GUIDE

Affordable housing applications are selected for review through a lottery process. If your application is selected and you appear to qualify for an apartment, you will be invited to an interview. That interview is to figure out if you are eligible for affordable housing.

Interviews are usually scheduled from two to ten months after the application deadline. You will be asked to bring in documents about who will be living with you, how much money the household makes, your current apartment, and other information.

This guide helps you prepare for the interview. It lists the documents you may need to bring and offers tips on how to find and prepare the copies you need.

# Household Documents

If you are contacted for an interview, you will be asked to bring **COPIES** of documents that verify the people in your household. Please do not bring original documents, unless asked. Copies of these documents will remain on file – you will not get them back.

The developer will let you know which documents you are required to bring with you. All of the items below may be required.

## DO YOU HAVE THESE DOCUMENTS?

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### Current Apartment

- ☐ Copy of your current lease, if you rent your own apartment. If you do not have a lease, a notarized letter from your landlord.
- ☐ Copies of your last three (3) to twelve (12) rent receipts or cancelled rent checks.
- ☐ Copies of your most recent electric and gas bills (in your name and showing your current address).
- ☐ Copy of your most recent telephone bill (in your name and showing your current address).
- ☐ If you do not rent your own apartment and you are living with someone else, bring a notarized letter from your housemate along with a copy of their lease and copies of their utility bills.

#### Where can I get documents notarized?

- Property management agents and local tax or law offices often have notaries on staff.
- Most banks will be able to notarize documents and the fee is nominal.

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### Household Members

- ☐ Copies of birth certificates for each person in the household
- ☐ Copies of Social Security cards for each person in the household
- ☐ Copies of picture ID for all persons over 18 (examples: driver's license, passport)
- ☐ Copies of school letters verifying enrolment for everyone attending school (examples: New York City public school, private school, college, university)

#### How can I order identity documents?

##### **BIRTH CERTIFICATE**

Processing Time: 2 Days to 8 Weeks | Cost: ~\$15–\$25

- New York City births: Copies of official New York City birth certificates can be ordered online, in person, or via mail through the NYC Department of Health and Mental Hygiene. They cost \$15, plus a \$9 mailing and service charge. Online orders are processed within 24 hours. Visit <http://www.nyc.gov/doh> or call 311 for details.
- Births elsewhere in the United States: Certificates can typically be requested from county clerks or state offices of vital records. To find your state's vital records office, please visit <http://www.cdc.gov/nchs/w2w.htm> or seek assistance at your local library.

##### **SOCIAL SECURITY CARD**

Processing Time: 2 to 6 weeks | Cost: Free

- Pick up an application at your local Social Security office and/or Card Center. To find your local office, call 1-800-772-1213 or go to <http://www.ssa.gov/cardcenters/cardcenterinfo.html>.

##### **NEW YORK DRIVER'S LICENSE OR PHOTO ID**

Processing Time: 2 to 4 Weeks | Cost: \$10–\$80

- Apply to the NY State Department of Motor Vehicles for a driver's license or a non-driver photo ID. Visit [www.dmv.ny.gov/license.html](http://www.dmv.ny.gov/license.html) for details, find your local branch at <http://www.dmv.ny.gov/offices.htm>, or call 1-212-645-5550 or 1-718-966-6155 for information.

#### Where can I make photocopies?

- Brooklyn Public Library Call 311 or go to [www.brooklynpubliclibrary.org](http://www.brooklynpubliclibrary.org)
- New York Public Library Call 311 or go to [www.nypl.org](http://www.nypl.org) for Bronx, Manhattan, and Staten Island branches
- Queens Public Library Call 311 or go to [www.queenslibrary.org](http://www.queenslibrary.org)
- Your local community board office Call 311
- Copy and print shops

**Clip your documents here.**



# Income Documents

Your household's annual income is the "gross amount" earned by everyone over 18 who lives with you. "Gross amount" means what you were paid by your employer before taxes. Your gross income is usually more than your take-home pay. (Note: If you're self-employed, you report your net income after deductions.)

Collect as much documentation as you can. The IRS says the documents below are acceptable proof of income. Provide income documents for every household member over 18.

## DO YOU HAVE THESE DOCUMENTS?

### Why are all these documents necessary?

HPD and HDC require all of these documents to confirm and calculate the total annual amount that your household makes – from regular employment and from other income sources.

### Household Employment Income

**Does anyone in your household earn a salary or hourly wages?**  
The developer will tell you what documents are required. You'll usually be asked to bring the following, for each household member:

- ☐ Copies of last six (6) pay stubs
- ☐ Copies of last year's W-2 forms (all pages)
- ☐ Copies of signed & completed federal and state tax returns from the last year
- ☐ Proof of cash payments (notarized letters from employers)
- ☐ Bank statements that support deposits

**Is anyone in your household self-employed?**  
For each self-employed household member, provide copies of:

- ☐ Copies of past 3 years' signed Form 1040, with schedule C, E or F
- ☐ Copies of all 1099s from the last 3 years
- ☐ Copies of 3 years of state tax returns

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**Household Income  
from Other Sources**

You must show documents about all the money you receive, even if it's not from a job. The developer will tell you what documents are required. You'll usually be asked to bring the following, for each household member:

**Do you receive benefits or income listed below?**

Copies of documentation for:

- ☐ Social Security or SSI (annual documentation)
- ☐ Veteran's Benefits (annual documentation)
- ☐ Income from Rental Properties
- ☐ Public Assistance (AFDC) (Documentation from past 120 days)
- ☐ Armed Forces Reserves

**Do you receive dividends and/or annuities?**

- ☐ Copies of statement from issuing institution(s)

**Do you receive scholarship and/or grant money?**

- ☐ Copies of dated award letters

**Do you receive alimony and/or child support?**

Provide copies of:

- ☐ Copies of separation or settlement agreement(s) stating the amount and type of support and payment schedule
- ☐ Copies of any official statement or print-out (dated within the last 120 days and showing activity and amounts), or a notarized affidavit.

**Disability insurance, workers' compensation,  
and/or severance payments?**

- ☐ Copies of last six (6) current consecutive pay stubs or a verification letter

**Do you receive recurring contributions and/or gifts?****Do you receive other forms of periodic income?**

- ☐ Notarized statement and/or affidavit signed by the person providing assistance, including the purpose of the income, dates and value of gift(s), and how often the gift is provided (weekly, monthly, annually).
- ☐ Bank statements supporting receipt of these payments

## Eligibility Problems

You should document any problems you've had with your past landlords or with your credit. Even with these documents, there is no guarantee that you will be eligible for an apartment. Your application could still be rejected, even with good documentation.

### Past Landlord Problems

Has a landlord ever filed legal action against you for any reason? If yes, bring copies of:

- ☐ All legal stipulations
- ☐ Any final legal judgments
- ☐ Satisfactions filed with court

### Past Credit Problems

How is your credit history?

If you are selected for an interview, your credit can be a factor in the decision-making process. The credit history required for each development is set by the building developer. Requirements will be different from one development to the next. If you have any documentation about your credit, you may want collect it in advance. Examples of documentation include:

- ☐ Correspondence that shows the resolution of credit problems or debts
- ☐ Satisfaction of paid liens or judgments
- ☐ Current account balances
- ☐ Any final legal judgments

Please note that providing this information does not guarantee that you will be eligible for an apartment. To learn how to improve your credit score, visit <http://www.annualcreditreport.gov>.

Visit [www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect) to get more info or to apply online.



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[www.nyc.gov/hpd](http://www.nyc.gov/hpd)

Visit [www.nyc.gov/housingconnect](http://www.nyc.gov/housingconnect) to  
get more information or to apply online.

This document is for informational purposes only.  
This is not an application for affordable housing.  
Filing out this document does not guarantee that  
you will receive an affordable unit.

APPENDIX D  
HISTORY OF THE SHELTER



RECEIVED

JUN 16 1992

CENTRAL INTAKE  
DEPT. OF CITY PLANNING

N920688HKX

Landmarks Preservation Commission  
June 2, 1992; Designation List 245  
LP-1794

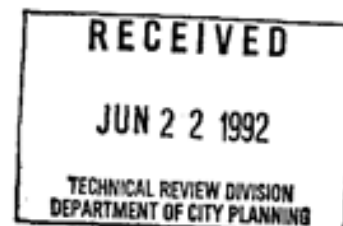
**SECOND BATTERY ARMORY**, 1122 Franklin Avenue, Borough of The Bronx. Built 1908-11; Charles C. Haight, architect; addition, built c. 1928, Benjamin W. Levitan, architect.

Landmark Site: Borough of The Bronx Tax Map Block 2613, Lot 1. [See fig. A].

On July 10, 1990, the Landmarks Preservation Commission held a public hearing on the proposed designation as a Landmark of the Second Battery Armory and the proposed designation of the related Landmark Site (Item No. 11). The hearing had been duly advertised in accordance with the provisions of law. One speaker testified in favor of designation. The representative of the owner, Richard M. Litman, Deputy Administrator for Land Use Review, N.Y.C. Human Resources Administration, took no position on the proposed designation at the public hearing, although at the time of designation he said that the agency welcomed the designation and looked forward to working with the Commission. In addition, the Commission received three letters in support of designation, including one from Bronx Borough President Fernando Ferrer.<sup>1</sup>

#### Summary

The Second Battery Armory, the first permanent armory located in The Bronx, was built in 1908-11 to the design of Charles C. Haight, a former member of the New York State militia and a prominent architect known for his institutional buildings. Prominently situated on a sloping site, the armory is notable for its bold massing, expressive brick forms, picturesque asymmetry, and restrained Gothic vocabulary; the design of the structure retains references to the tradition of medieval imagery in earlier New York armory buildings, but bears a marked relationship to Collegiate Gothic institutions. Having a large drill shed and an administrative building to the side, anchored by a corner tower, the armory was critically praised for its rational structural expression. Haight was awarded the commission, following a design competition, by the New York City Armory Board, the agency then authorized to construct new armories in the city. The armory originally housed the Second Battery, a field artillery unit of the National Guard whose history dated to the Washington Gray Troop of 1833; units which were successors to the Second Battery remained in the building until the 1980s. Its location in the Morrisania section of The Bronx reflects the rapid growth of the borough at the turn of the century and the accompanying expansion of public services. A one-story addition to the armory (c. 1928), by architect Benjamin W. Levitan, along much of its Franklin Avenue frontage, modified Haight's original design through a skillful near-replication of its features. The Second Battery Armory remains one of the most distinctive public buildings in The Bronx.



### The National Guard and Armories<sup>2</sup>

The Second Battery Armory was built for a unit of the National Guard of the State of New York, long the largest and most active state militia in the country. The tradition of state militias remained strong in America from the Revolution through the nineteenth century; in 1792 Congress passed an act that established uniformity among the various state militias. While the volunteer militia provided a large portion of the fighting forces in the nineteenth century, during the Civil War (at which time the name "National Guard" came into common usage) the readiness of the militia for warfare and its relationship to the standing army were called into question. The New York Armory Law of 1862 attempted to address these issues by spurring the creation of regiments and armories, but met with little success in the aftermath of the war. With changes in American society in the second half of the nineteenth century -- increasing industrialization, urbanization, labor union activity, and immigration -- the role of the National Guard was affected, leading to its resurgence. In the midst of a severe economic depression, the first nationwide general strike over working conditions occurred after a railroad strike in 1877; the National Guard was called to support police and federal troops against strikers and their supporters in dozens of American cities. Although units had been called previously to quell civil unrest, after 1877 the role of the National Guard was largely to control urban workers in strikes and "riots," and a wave of armory building began nationally.

The term "armory" refers to an American building type that developed in the nineteenth century to house volunteer state militias, providing space for drills, stables, storage, and administrative and social functions.<sup>3</sup> Aside from their military and police function, units of the National Guard were in large part social organizations; some, like the prestigious Seventh Regiment (first to adopt the term "national guard"), drew members from the social elite, while many others recruited primarily from local ethnic groups. The earliest quarters for New York militia units were often inadequate rented spaces. The first regimental armory built in the city was the Tompkins Market Armory (1857-60), the result of a collaboration between the Seventh Regiment and the local butchers, in which a drill hall was above a market. The Seventh

Regiment later constructed its own armory (1877-79, Charles W. Clinton, 643 Park Avenue, a designated New York City Landmark), which had national influence in establishing the armory as a distinct building type while stimulating other New York units to build their own armories. The Seventh Regiment Armory, modelled in plan after such nineteenth-century railroad stations as the first Grand Central Station, features a fortress-like administrative "headhouse" building with a central tower, connected to a drill shed which utilizes iron trusses to span a large space.

In 1884 the New York State Legislature created an Armory Board in New York City. The Board was charged with making the arrangements to condemn land for, to allocate funds for, and to authorize and oversee the construction, furnishing, and maintenance of, armories for National Guard units in the city; these buildings were owned by the City. The Armory Board consisted originally of the Mayor, the senior officer of the local National Guard, and the Commissioner of Public Works, but was expanded in 1886 to include the second senior officer of the local National Guard and the President of the Board of Taxes and Assessments; its jurisdiction also included Brooklyn and Queens after consolidation of the boroughs into New York City in 1898. Before 1900, six armories had been built in Manhattan through the Board, while two structures were built independently in Brooklyn. After 1900 the Board generally employed competitions for the design of new armories. Between 1900 and 1911 the Board authorized construction of three more armories (and one replacement) in Manhattan, three (plus an extension) in Brooklyn, and the Second Battery Armory in The Bronx, while New York State and Kings County built an additional six in Brooklyn and Queens. By the time of the construction of the Kingsbridge Armory (1912-17, Pilcher & Tachau, 29 West Kingsbridge Road, a designated New York City Landmark), the second permanent armory in The Bronx and one of the largest in the United States, there were twenty-some actively functioning armories in New York City, and the great era of armory building in the city drew to a close.

While there were no formal standards for the plan and design of armories, and while various units had somewhat different needs, nearly all New York armories of this period shared the functional features of the Seventh Regiment Armory model.

A general consensus was reached about the appropriateness of the architectural imagery of the medieval fortress or castle for the armory's exterior appearance. Observers mentioned fortified towns in southern France and Mexico, and English, Scottish, and Norman castles, of the twelfth through the fifteenth centuries, among others, as stylistic prototypes for New York City armories. The medieval appearance helped to signify the armory as a distinct building type, connoted its military function, as well as the concepts of power and control, and assisted functionally in the military defense of the building, if necessary (most armories had such fortress features as turrets, towers, crenellated parapets, slit windows, impenetrable doors, window grilles, etc., which could be used by troops with guns or to thwart uninvited entry). In the design of several New York armories of the early twentieth century, however, the picturesque medieval imagery, as well as the central towered plan of the Seventh Regiment Armory was rejected or modified. The Sixty-ninth Regiment Armory (1904-06, Hunt & Hunt, 68 Lexington Avenue, a designated New York City Landmark) has a classically-inspired design, though still military in aspect. In the Troop C Armory (1904-08, Lewis F. Pilcher, 1569 Bedford Avenue, Brooklyn), designed with classical and Art Nouveau motifs, the tower was placed near the corner, and the drill shed became an equally dominant feature. The Second Battery Armory also represented a change architecturally from the medieval model.

#### The Second Battery Armory<sup>4</sup>

The unit which eventually became the Second Battery was established in 1833 as the Washington Gray Troop, Horse Artillery, part of the Third Regiment, New York State Artillery; in 1847 the designation was changed to Company I, Eighth Regiment. This troop, which formed part of a battalion of cavalry in 1867, was reorganized in 1879 as Battery E. In 1881 the unit became known as the Second Battery, one of two artillery batteries in New York City. Since its founding the unit served during a number of major New York strikes and "riots,"<sup>5</sup> as well as in the Civil and Spanish-American Wars, and either leased space or shared quarters in other units' armories. A fire in February, 1902, destroyed the 71st Regiment Armory, at Park Avenue and 33rd Street, which

then also housed the Second Battery; this provided the Battery "an opportunity to move northward, where we could secure larger and more commodious quarters for our organization."<sup>6</sup> Desiring a permanent location in The Bronx, the Second Battery moved in October, 1902, to a temporary armory (still extant; designed by architect John E. Kerby) at 1891 Bathgate Avenue, south of East Tremont Avenue [fig. B].

The New York City Armory Board in 1903 selected a site for a new permanent armory for the Second Battery at the northeast corner of Franklin Avenue and East 166th Street, one block from the Third Avenue elevated station in the Morrisania section of The Bronx. The large lot, approximately 200 by 300 feet, was prominently located on a rocky slope and was the site of a small wooded estate, with a freestanding frame house known as the Allendorf Residence.<sup>7</sup> Across Franklin Avenue is a walled ridge of parkland, where the 166th Street roadbed terminates and leads to a stairway. The Commissioners of the Sinking Fund appropriated \$86,430 for the purchase of the site in September, 1905. In November, 1906, the Armory Board authorized \$450,000 for the construction of the armory, and had accepted the "plans of Charles C. Haight, as modified," for which he was paid \$3500.<sup>8</sup> [fig. C]. Haight, selected through a design competition among six New York firms,<sup>9</sup> also acted as superintendent of construction on the project.<sup>10</sup> Construction contracts were awarded in 1907, including: Charles Schneider, site excavation (\$23,750); Guidone & Galardi, general contractors (\$398,500); Ravitch Brothers, ornamental ironwork; and White Fireproof Construction Co., concrete floor arches. Construction began in September of 1908, after Buildings Department objections, pertaining to footings and fireproof floor arches, were settled. The Armory Board appropriated an additional \$9444 for completion of the armory in November, 1909, "in accordance with certain changes in the contract and specifications of the Guidone & Galardi Co., made by the architect,"<sup>11</sup> and provided over \$48,000 for equipment and furnishings in 1910-11. The Second Battery moved into its new armory in June of 1910, though official completion of the building did not occur until the end of January of 1911.

The Second Battery Armory was the first permanent armory built in the Borough of The Bronx, and was one of the first New York armories

built following a reorganization of the National Guard, which again changed its role, to that primarily of a reserve force for the army. As the fears of domestic insurrection had waned, the Dick Act was passed in 1903 (amended in 1908), which provided that Guard personnel and equipment conform to U.S. Army standards and that Guard units could be called into federal service during wartime even while still under state jurisdiction. In February, 1908, the First Battalion, Field Artillery, was organized from the First, Second, and Third Batteries; the First Battalion headquarters, as well as the Second Battery, were soon located in the new Second Battery Armory.

#### Charles C. Haight<sup>12</sup>

Charles Coolidge Haight (1841-1917) [fig. D], architect of the Second Battery Armory, was born in New York City and graduated from Columbia College in 1861. He enlisted in the prestigious Seventh Regiment, and was commissioned as First Lieutenant/Adjutant, and later Captain, in the 31st and 39th New York Volunteers between 1862 and 1863; wounded at the Battle of the Wilderness in Virginia in May of 1864, he retired from the military.<sup>13</sup> Haight then studied architecture and worked with New York architect Emlen T. Littell, a friend from the Seventh Regiment. Opening his own office in New York in 1867, Haight's career was advanced through his family and its connections with the Episcopal Church – his father, the Rev. Benjamin I. Haight, was the assistant rector of Trinity Church. In the 1870s he was appointed architect for the Trinity Church Corporation; between 1882 and 1886 he designed for the Corporation a number of buildings downtown, including a library, apartment house, and vestry offices (none of which survives). Haight also designed warehouses in the Tribeca area between 1882 and 1912 for both the Corporation and its subsidiary, the Protestant Episcopal Society of the State of New York for the Promotion of Religion and Learning.

Haight's early buildings were churches and residences in the Victorian Gothic and English Tudor styles, though he later gained recognition for his public institutional buildings, many in the English Collegiate Gothic style. Haight's designs for educational institutions include buildings for Columbia's midtown campus (1874-84, demolished), the General Theological Seminary

(1883-1901, now included within the Chelsea Historic District), eleven buildings at Yale University (1894-1914), and Trinity School (1893-94, 139-147 West 91st Street, a designated New York City Landmark). Haight designed a number of hospital buildings, including the Manhattan Eye & Ear Hospital (1880), the New York Cancer Hospital (1884-90, 2 West 106th Street, a designated New York City Landmark), the Orthopaedic Hospital (1896), and the Hospital for the Ruptured & Crippled (1897).

The Second Battery Armory, designed in 1906-08 and built in 1908-11, was a late example of Haight's public institutions, employing a "restrained" and "uncomplicated"<sup>14</sup> Gothic vocabulary, bold massing and siting, and expressive use of brick and stone.

#### Morrisania<sup>15</sup>

The Second Battery Armory is located in the section of The Bronx known as Morrisania, after the prominent Morris family, local landowners and politicians through several generations from the seventeenth through nineteenth centuries. Morrisania became one of the twenty-one townships of Westchester County in 1788, and was annexed to the Town of Westchester in 1791. The construction of the Harlem and Hudson River Railroads, beginning in 1842, resulted in the start of development and an increase in population, particularly an influx of German and Irish immigrants. Morrisania became part of the new township of West Farms in 1846, was the most populous section of Westchester County by 1855, and was chartered as a separate town in 1864. When Morrisania was formally annexed to New York City in 1874, along with the western section of The Bronx, it had a population of over 19,000. By the late nineteenth century Morrisania had a predominantly German population, with its own local brewing industry. Expansion of the elevated railroad lines along Third Avenue, beginning in the mid-1880s, and later, the IRT subway system, reaching the area in 1904, helped spur a vast real estate boom. Between 1874 and the completion of the Armory in 1911, the population of the annexed section of The Bronx grew by some 1300%, the majority of which had occurred after the annexation of the rest of The Bronx in 1895. The Bronx at that time would have been the seventh largest city in the United States. Starting in the

1930s, the ethnic composition of the area's population changed as the earlier groups moved and African-American and Puerto Rican families came to the neighborhood.

The immediate neighborhood of the Armory was known in the mid-nineteenth century as Eltona after Robert H. Elton, who had purchased property from Gouverneur Morris, built his home near Boston Road and 166th Street, and began subdivision of the land in the 1850s. Thomas Rogers, a prominent Wall Street financier, built a home on part of this land around 1872; the Rogers estate was divided for sale around 1900, the largest portion going to the City for the construction of Morris High School (1901-1904, C.B.J. Snyder), the borough's first. The remaining portion of the estate was developed with rowhouses in 1900-06; today these buildings constitute the Morris High School Historic District. Morris High School is one-half block to the east of the armory. Another structure, St. Augustine's R.C. Church (1894, Louis H. Giele, 1183 Franklin Avenue), is one-half block to the north of the armory. Together these three buildings form an impressive architectural grouping, prominently sited on the hill. The decision to locate the Second Battery Armory in The Bronx represents the growth of the borough at the turn of the century and the accompanying expansion of public services.

#### Design of the Second Battery Armory

In plan [fig. E], the vast majority of the site of the Second Battery Armory is covered by the drill shed, with the administrative building or "headhouse" (here on the side rather than at the end of the drill shed) reduced to a narrow (30-foot deep) strip along the Franklin Avenue frontage. The drill shed was constructed with iron roof trusses which span 167 feet. The drill (riding) hall is located on the main (first) floor. Below the drill hall, in the basement, were the stables (along 166th Street), a rifle range, a gun room, and a ramp to the first floor, and there were storage spaces along Franklin Avenue. Offices and reception and meeting rooms were located on the first floor of the administrative building. In the rest of the administrative building, were quarters and more reception rooms, as well as spectators galleries for the drill hall, on the second floor; a squad room,

gymnasium, and general reception room on the third floor; and officers' rooms and maintenance and communication facilities in the upper stories of the tower. The spaces on the third floor required a larger width (38 feet), so the floors were partially cantilevered over the roof of the drill shed.<sup>16</sup>

The exterior design of the armory [figs. F & G] is a picturesque, asymmetrical composition which takes the maximum benefit of its prominent location on a sloping site on a hill, through its use of a corner tower, bold massing, and expressive brick forms. While Haight's design kept several references to the tradition of medieval imagery in armories, such as the crenellated parapet and corbelled balcony, his use here of a restrained Gothic vocabulary is related more to the Collegiate Gothic style of his educational institutions. Haight's expressive and dramatic intentions in the armory design were clearly visible in the early, brooding sketch for the building [fig. H] published in *The Brickbuilder* in 1908. The facade along 166th Street, virtually a brick curtain wall masking the end of the drill shed, has in appearance a nearly ecclesiastical aspect; a difference in height of twelve feet at each end due to the slope allowed for direct entrances to the drill hall and basement stables. The long Franklin Avenue facade of the administrative building was architecturally organized by end towers and intermediate pairs of buttresses and pilasters, which are expressive, structurally, of their placement at the side of the drill shed, with its trusses within.

The Second Battery Armory received favorable comment even before its completion. J. Hollis Wells, a lieutenant-colonel and member of the architectural firm of Clinton & Russell who was an authority on armories, wrote in 1908:

The site suggested the effectiveness of vertical masses, and these with a carefully studied sky-line gave the expression desired. Wide piers where strength was needed and a multiplicity of windows in the curtain walls between, the armory became an idealized type of 'mill construction'... The silhouette against the sky, prominent through the building's high situation, has been perhaps the most carefully studied element of the facade, and on it the success of the exterior in a



great measure depends. In short, its merit is in the composition of its masses of dark red brick with little or no ornament and a sparing use of sandstone.<sup>17</sup>

*Architecture* in 1910 praised the armory as "probably the best in the City of New York."

The architecture is of a curious and fascinating style; powerful without being brutal, original without being bizarre. The military thought is at once apparent... but the windows are of ample size and as many as are needed to properly light the rooms within, not cut down to mere arrow slits as has been so often done. The composition is exceedingly picturesque and has not been carried to a point which entails a sacrifice of the dignity so essential in a public building. . . . The complete disregard for symmetry displayed throughout the building is of much interest... The mass of the tower looms up splendidly as seen from nearby points... The interesting features are so many and the spirit of the design so complex that a cursory examination fails to impress one as does a more careful and thorough study. It is a building of the very highest interest and originality; quite the best as was before said, of our New York armories, and well worthy of its position as one of the city's monuments.<sup>18</sup>

And noted critic Montgomery Schuyler, in *Architectural Record* in 1917, considered the armory virtually the best building in the entire borough of The Bronx. After scathing comments on the quality of buildings there, he went on to extoll the virtues of the armory:

The dimensions of the building would alone suffice to make it conspicuous. . . . A flanking wall of 300 feet in extent cannot fail of making an impression, whatever its treatment... [Here] the walls have visibly sufficient depth, a depth which becomes most impressive and powerful where, as in the arched entrances, the whole thickness of the wall can be... 'revealed.' Moreover, there are three pairs

of massive buttresses at intervals... the abutments of the huge roof trusses necessary for such a span. Not only is the stability of the long wall put far beyond doubt by these devices, but the brute expanse becomes an ordered mass, an architectural design. . . . In material... being common brick, though apparently chosen for color, and at any rate very lucky in its color -- ... laid with wide red joints, and relieved in the right places... by a sparing introduction of brownstone the whole arrangement is expressive, rational, significant. ... The wall is most effectively framed between the terminal masses... . [At] the front... a series of crenellated serrations of the skyline, rising towards the centre... [indicates] the large and low curve of the actual roof. ... The suggestions of 'military Gothic' are not overdone, as they are so apt to be in similar erections. They are confined to the crenellations of the parapets... and the corbelling of the balcony over the archway of the side... . These touches of tradition, denoting the purpose of the building are perfectly compatible with the fact that the detail throughout is simply straightforward structural modeling which might have taken the same forms if the designer had never heard of a Gothic castle, and is the logical expression of the materials and the construction employed. The photographs show how admirably consistent, restrained, and effective the architecture of the armory is, and what an effect it produces with utmost simplicity and unpretendingness of material.<sup>19</sup>

Haight's expressive design was successful not only in providing a different architectural direction for armories while making references to armory tradition, but also in reflecting the building's function and structural composition.

#### The Armory Addition

At the request of the New York City Armory Board, architect Benjamin W. Levitan was hired in 1926 to draw plans "for the erection of an additional story providing adequate storage space" at the Second Battery Armory.<sup>20</sup> Levitan's

additional story, along the entire Franklin Avenue frontage of the armory north of the corner tower, was skillfully integrated with Haight's original design. Levitan virtually replicated the features of Haight's top story, with the addition of a taller parapet and some brick patterning on the parapet and spandrels.

Benjamin W. Levitan (1878-1941),<sup>21</sup> born in New York City and educated at the Ecole des Beaux-Arts, was a prolific architect, active in New York City from 1900 to 1940. Upon his return to New York from Europe, he worked in the prominent firm of Warren & Wetmore, before establishing an independent practice in 1907. He developed a diverse expertise and was credited with the design of "hundreds of apartment houses, banks, factories, theatres, stadiums, schools, [and] gymnasiums." He also obtained patents for "cell-block construction," a type of comfort station, and long-span construction for hangar sheds. His known commissions include the Central Jewish Institute (1922) on East 85th Street, the Women's House of Detention (1929, in association with Sloan & Robertson, 2-16 Greenwich Street, demolished), and a portion of Bloomingdale's Department Store. Levitan was a member of the 22nd Regiment Engineers, New York National Guard, and his obituary mentioned his work at the Second Battery (then the "105th Field Artillery") Armory.

#### Description [See figs. I - K].

The Second Battery Armory is a large (over 200 by 300 feet) red brick building consisting mostly of a drill shed, but also having a narrow administrative "headhouse" portion on the side of the drill shed. The brick is laid in Flemish double-stretcher bond while the watertable, coping, and trim are brownstone. The two designed facades, three to five stories, are asymmetrically composed overall, although some sections are symmetrical; a massive, taller tower, rising up to six stories, is at the southwest corner of the building. The armory was originally constructed in 1908-11; an addition at the fifth story level was built along much of the Franklin Avenue facade c. 1928.

The long Franklin Avenue facade of the administrative building is anchored on the south by the corner tower (a smaller tower at the north end was incorporated into the addition). The design of the addition modified the facade by nearly

replicating the original fourth-story features on the new fifth story. The overall facade is articulated by pairs of vertical buttresses which rise above the crenellated parapet, as well as intermediate pilasters on the third and fourth stories. The corner tower features groupings of round-, segmental-, and pointed-arched windows of varying sizes, the latter expressed as a two-story arcade and having molded surrounds and decorative stone spandrels. Some of the windows in the bay just north of the tower are now blind; this section also has intermediate level spandrels. The rest of the facade employs rectangular, and segmental- and round-arched window groupings of varying sizes. On the fifth story, and at the entrances at both ends, large pointed arches which are terminated by buttresses on the sides, before the imposts, are employed; those at the fifth story have recessed window arcades set within. The northern end entrance has its original wood panelled doors and transoms. Surmounting the main corner entrance, with non-historic doors below the original panelled transoms, is a corbelled balcony with a flagpole. Doors lead onto the balcony, and the areas above are partially filled with brick. A small window to the right of the entrance has an original decorative wrought-iron grille. The parapet and many of the spandrels of the upper two stories have decorative brickwork (dating from c. 1928). Ground-story windows have vertical-bar iron grilles.

The shorter 166th Street facade is arranged with the corner tower of the administrative building abutted by three three-story pavilions at the end of the drill shed, which are symmetrically composed and more planar; the sloping site creates a difference in height of twelve feet from end to end. The tower has windows generally similar to those on its other facade, a small pedestrian entrance, with a non-historic door and stone stoop, surmounted by a double arched window with original cusped sash, and a small window to the left of the entrance with an original decorative wrought-iron grille. The central drill shed pavilion has a two-story arcade of tall, narrow, molded pointed-arched openings which are now blind, above a plain stone panel; a double pointed-arched pedestrian entrance with original panelled doors and transoms and stone stoop and areaway; and a stepped and crenellated parapet. The central pavilion is flanked by two recessed sections, with four arched windows each on the second story, now half-filled with brick, and one

louver each inserted on the ground story, and by two small tower-like pavilions which also employ the device at the large entrances and upper story of pointed arches which are terminated by buttresses on the sides, before the impost; those at the upper story also have recessed window arcades set within. The eastern (troop) entrance, with a non-historic roll-down gate, leads to the drill hall, while the western (troop) entrance, with non-historic doors and transoms, leads to the basement. Ground-story windows have vertical-bar iron grilles.

The eastern side of the armory, which is now visible, including a three-story wing beside the drill shed, is unarticulated, with a combination of exposed brick and parging. The large roof monitors (probably added c. 1928) of the drill shed are also now visible along the east side. The windows of the building, mostly one-over-one double-hung wood sash with transoms are replacements of 1953-54. Exterior masonry repointing occurred in 1964.<sup>22</sup>

#### Subsequent History<sup>23</sup>

Following the completion of the armory in 1911, the Second Battery received a variety of different designations due to reorganizations within the National Guard. In August of 1911 the First Battalion was reorganized, now with the Second, Third, and Sixth Batteries, which became known as Batteries A, B, and C. In May of 1912, the First Battalion was reorganized within the Second Regiment, Field Artillery, but the regiment was reduced to the First Battalion again in October, and was transferred to the First Regiment, F.A.; in

December Battery A was detached from that regiment, redesignated Battery B, and was assigned to the Second Battalion, F.A. The following month the Second Regiment was reconstituted, with the Second Battalion, Batteries D, E, and F, listed as located in the armory (Battery D was the successor to the Second Battery). In 1916-17 this unit served in the New York State Artillery Brigade of the Sixth Division of the National Guard in U.S. service in Mexico, and during World War I served overseas in the 52nd F.A. Brigade, 27th Division. Around 1920, the unit was designated the 105th Field Artillery, Second Battalion, 52nd Brigade, 27th Division of the National Guard of the State of New York. The U.S. War Department converted it to a "motorized unit" in 1934, and the basement stables of the armory were subsequently changed into garages. By the mid-1980s many of the Guard units were consolidated, and in 1988 the New York State Division of Military & Naval Affairs ended its jurisdiction over the building. It is in City use today, administered by the Human Resources Administration, as a shelter for homeless New Yorkers. The building survives as a powerful architectural presence in the Bronx, and as one of eighteen historic armory buildings still remaining in the city.<sup>24</sup>

Report prepared by Jay Shockley,  
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Report edited by Marjorie Pearson,  
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#### NOTES

1. The Commission previously held a public hearing on August 11, 1981, on the proposed designation of the "Second Battalion Armory" (LP-1249) and the proposed designation of the related Landmark Site (Item No. 5). Three speakers supported designation.
2. This section was compiled from the following sources: Ann Beha Associates, *The Armory: Armories of New York City* (New York Landmarks Conservancy, c. 1978); Robert M. Fogelson, *America's Armories: Architecture, Society and Public Order* (Cambridge, Mass.: Harvard University Press, 1989); Robert Koch, "The Medieval Castle Revival: New York Armories," *Journal of the Society of Architectural Historians* (Oct., 1955), 23-29; Landmarks Preservation Commission, various armory designation reports, particularly the *First Battery Armory Designation Report* (LP-1670), (New York: City of New York, 1989); and N.Y.C. Armory Board, *The Armory Board 1884-1911* (New York, 1912), and *Reports* (1912-13, 1914, and 1920).
3. An earlier use of the term was sometimes interchangeable with "arsenal," a building in which arms are manufactured or stored. The Arsenal in Central Park (1847-51), built by New York State, is a designated New York City Landmark.



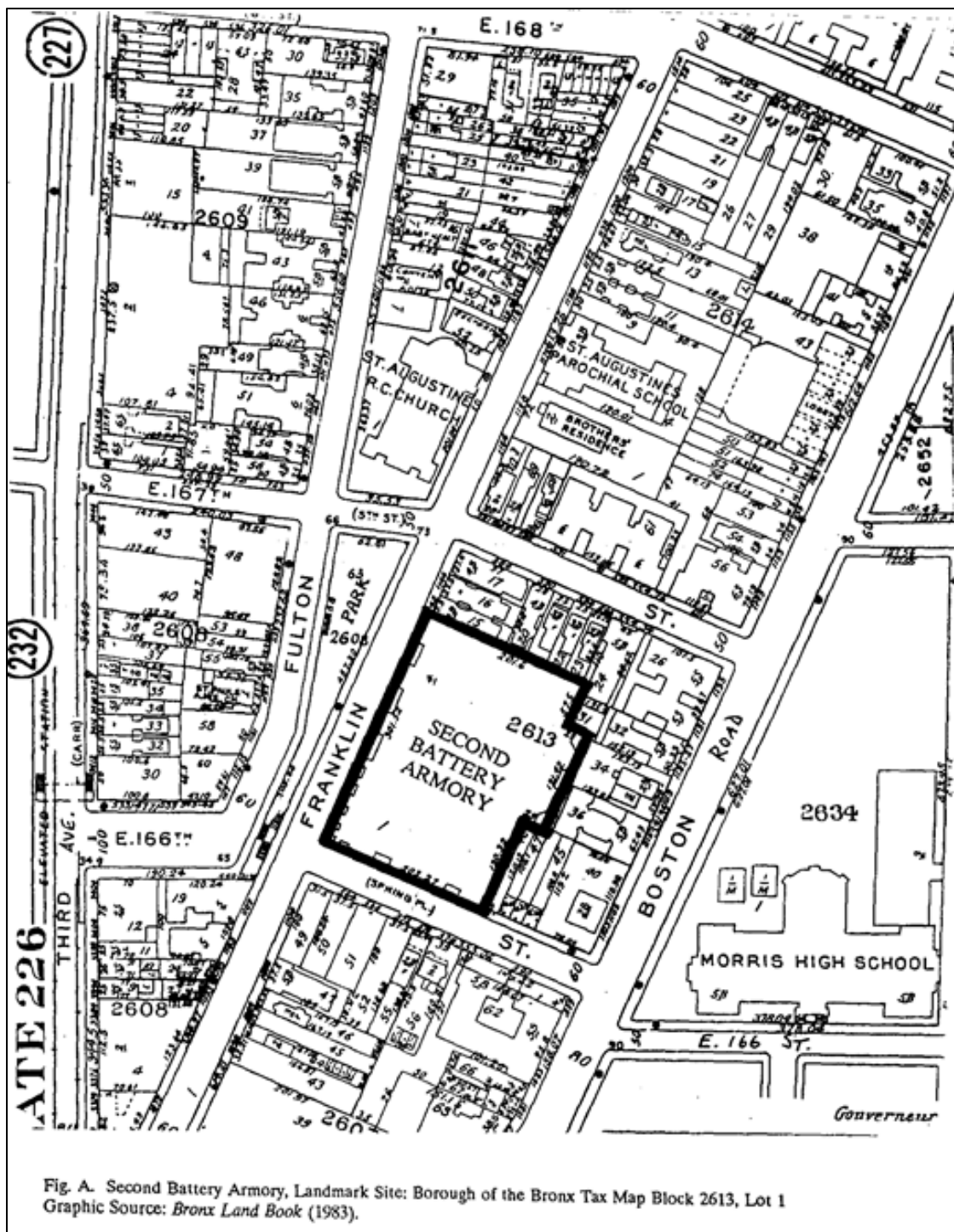
4. This section was compiled from the following sources: William T. Bonner, *New York: The World's Metropolis 1623-1923-4* (New York: R.L. Polk & Co., Inc., 1924), 88-89; Stephen Jenkins, *The Story of the Bronx* (New York: G.P. Putnam's Sons, 1912), 11; Moses King, *King's Handbook of New York* (Boston: Moses King, 1892), 531-538; N.Y.C. Armory Board; N.Y.C. Dept. of Buildings, *The Bronx, Plans, Permits, and Dockets* (NB 1042-1907); *Second Battery, Souvenir: Second Battery N.G.N.Y. 1833-1902* (New York: Oct. 25, 1902); and "Transformation at Franklin Av. and 166th Street, Bronx," *Record & Guide* (Feb. 6, 1909), 238.
5. These included the Abolition Riot (1834), Stevedore Riot (1836), Croton Water Riots (1840), Great Fire (1845), Astor Place Riot (1849), Quarantine Riots (1858), Draft Riots (1863), Orange Riots (1871), Railroad Strike (1877), and Motormen's Strike, Brooklyn (1895).
6. Second Battery, 2.
7. New York Public Library, *Photographic Views of New York City 1870s-1970s* (Ann Arbor: University Microfilms, 1981), fiche 0044/E1.
8. N.Y.C. Armory Board (1884-1911), 28 & 42.
9. Lt.-Col. J. Hollis Wells, "Armories for the Organized Militia-III," *The Brickbuilder* 17 (Aug., 1908), 160. The other competitors are not specified.
10. N.Y.C. Buildings Dept., NB application.
11. N.Y.C. Armory Board (1884-1911), 35.
12. This section was adapted from the following sources: LPC, *Tribeca West Historic District Designation Report* (LP-1713), (New York: City of New York, 1991), 370-371, with additional information from LPC, Charles C. Haight files.
13. Haight's son, Charles Sidney Haight, was a member of the New York militia at the time of the armory commission. The younger Haight had joined Squadron A after his college graduation, served in the Spanish-American and First World Wars, and rose to the rank of Colonel, until his retirement in 1922. "Col. C.S. Haight, 79," *NYT* (Oct. 20, 1956), 21.
14. Caroline M. Mack, "Charles C. Haight," *Macmillan Encyclopedia of Architects* 2 (New York: The Free Press, 1982), 296.
15. This section was adapted from the following sources: LPC, *Morris High School Historic District Designation Report* (LP-1258), (New York: City of New York, 1982), with additional information from Louis F. Haffen, *Borough of The Bronx: A Record of Unparalleled Progress and Development* (New York: Bronx Borough President, c. 1909), 3.
16. Wells, 160-161.
17. Wells, 161.
18. "Architectural Criticism" ["Armory, 2nd Battery, Field Artillery, N.G.N.Y., N.Y.,"] *Architecture* 22 (July 15, 1910), 97, 99.
19. Montgomery Schuyler, "An Oasis in The Bronx," *Architectural Record* 41 (Feb., 1917), 181-182.
20. In August, 1926, the Armory Board submitted an initial request for funds to the Board of Estimate and Apportionment. [Minutes of the Board of Estimate and Apportionment (June 30-October 26, 1926), 6143.] The Board passed a resolution in October, 1926, to appoint Levitan as architect for the preparation of preliminary plans and specifications for \$2000. [Minutes (October 28-November 2, 1926), 6848.] The Board approved the final contract with Levitan in September, 1927, for final plans and specifications, as well as supervision of construction, which was to cost an estimated \$18,930. [Minutes (January 1-February 16, 1928), 1268.] Plans were filed at the Department of Buildings, The Bronx, on December 3, 1927. [ALT. 772-27.]
21. This biographical information is based on: "Benjamin Levitan, An Architect, 63," *New York Times* (July 24, 1941), 17.
22. Ann Beha Associates, 137.
23. This section was compiled from the following sources: Adjutant General of the State of New York, *Annual Reports* (1910-26) and *Directories of the National Guard of the State of New York* (1903-22), Bonner, and N.Y.C. Buildings Dept.
24. Seven other armories are designated New York City Landmarks: First Battery, Seventh Regiment, 69th Regiment, 369th Regiment, and Squadron A (Madison Ave. front), Manhattan; 23rd Regiment, Brooklyn; and Kingsbridge, The Bronx.

## FINDINGS AND DESIGNATION

On the basis of a careful consideration of the history, the architecture, and other features of this building, the Landmarks Preservation Commission finds that the Second Battery Armory has a special character, special historic and aesthetic interest and value as part of the development, heritage, and cultural characteristics of New York City.

The Commission finds that, among its important qualities, the Second Battery Armory, the first permanent armory located in The Bronx, was built in 1908-11 to the design of Charles C. Haight, a former member of the New York State militia and a prominent architect known for his institutional buildings, who was awarded the commission in 1906, following a design competition, by the New York City Armory Board, the agency then authorized to construct new armories in the city; that, prominently situated on a sloping site, the Second Battery Armory is notable for its bold massing, expressive brick forms, picturesque asymmetry, and restrained Gothic vocabulary; that the design of the structure retains references to the tradition of medieval imagery in earlier New York armory buildings, but bears a marked relationship to Collegiate Gothic institutions; that composed of a large drill shed and an administrative building to the side, anchored by a corner tower, the armory was critically praised for its rational structural expression; that the armory originally housed the Second Battery, a field artillery unit of the National Guard whose history dated to the Washington Gray Troop of 1833, and that the units which were successors to the Second Battery remained in the building until the 1980s; that its location in the Morrisania section of The Bronx reflects the rapid growth of the borough at the turn of the century and the accompanying expansion of public services; that the armory's Franklin Avenue addition (c. 1928) by architect Benjamin W. Levitan modified Haight's original design through a skillful near-replication of its features; and that the Second Battery Armory remains one of the most distinctive public buildings in The Bronx.

Accordingly, pursuant to the provisions of Chapter 74, Section 3020 of the Charter of the City of New York and Chapter 3 of Title 25 of the Administrative Code of the City of New York, the Landmarks Preservation Commission designates as a Landmark the Second Battery Armory, 1122 Franklin Avenue, Borough of The Bronx, and designates Borough of The Bronx Tax Map Block 2613, Lot 1, as its related Landmark Site.



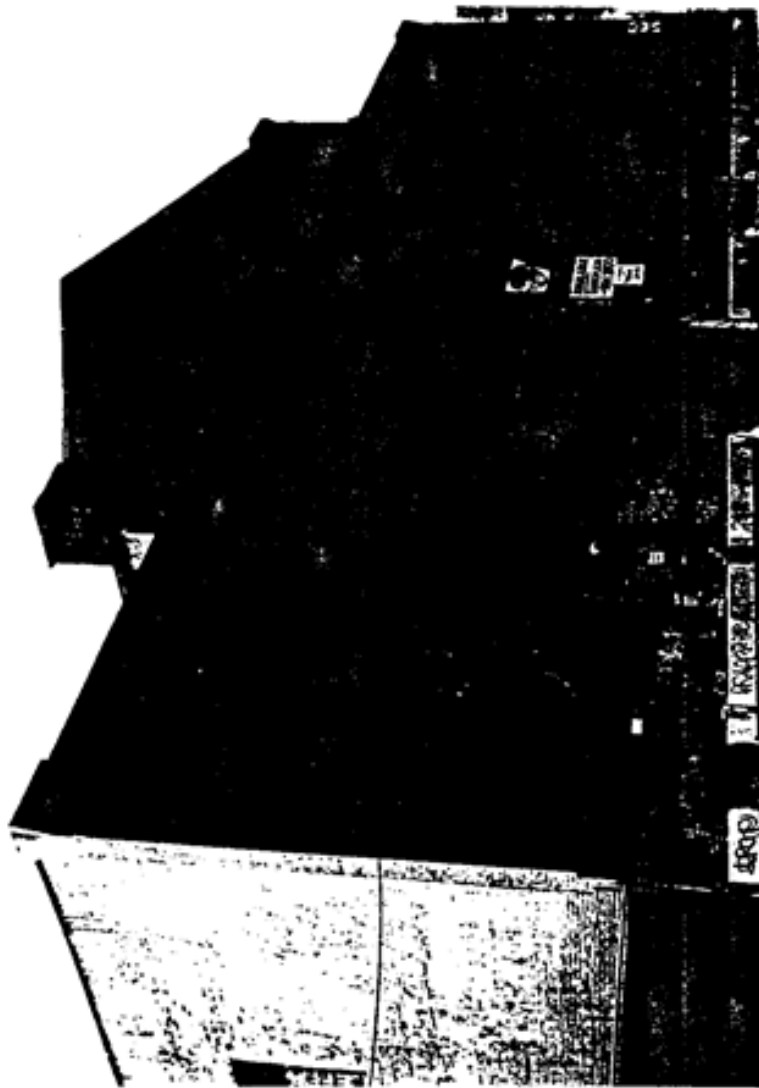
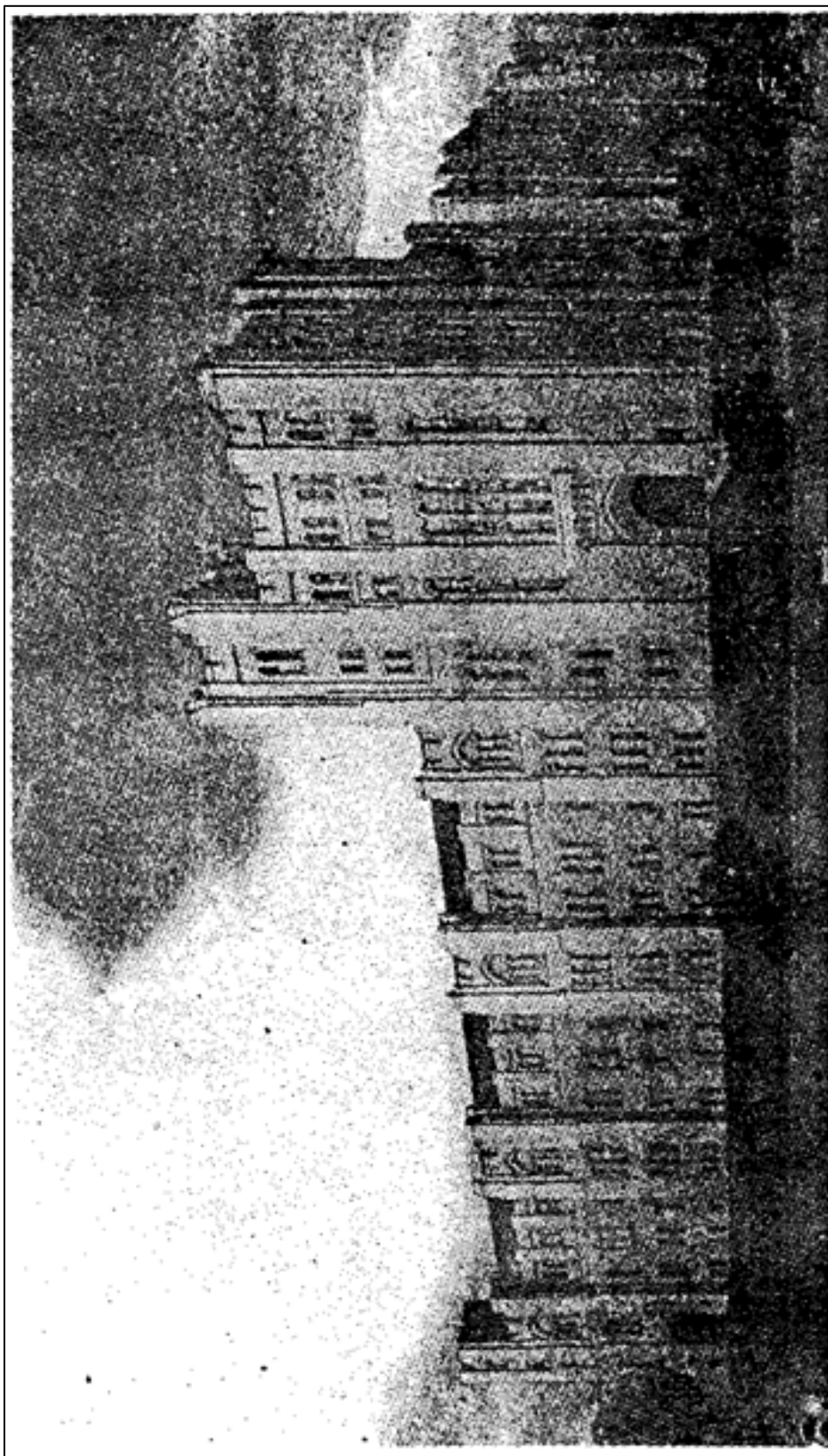


Fig. B. "Temporary" Second Battery Armory (1902), 1891 Bathgate Avenue, The Bronx

Photo credit: Stockley



Source: *Record & Guide* (Feb. 6, 1909).

Fig. C. Drawing of Second Battery Armory



Fig. D. Charles C. Haight  
*Notable New Yorkers* (1899)

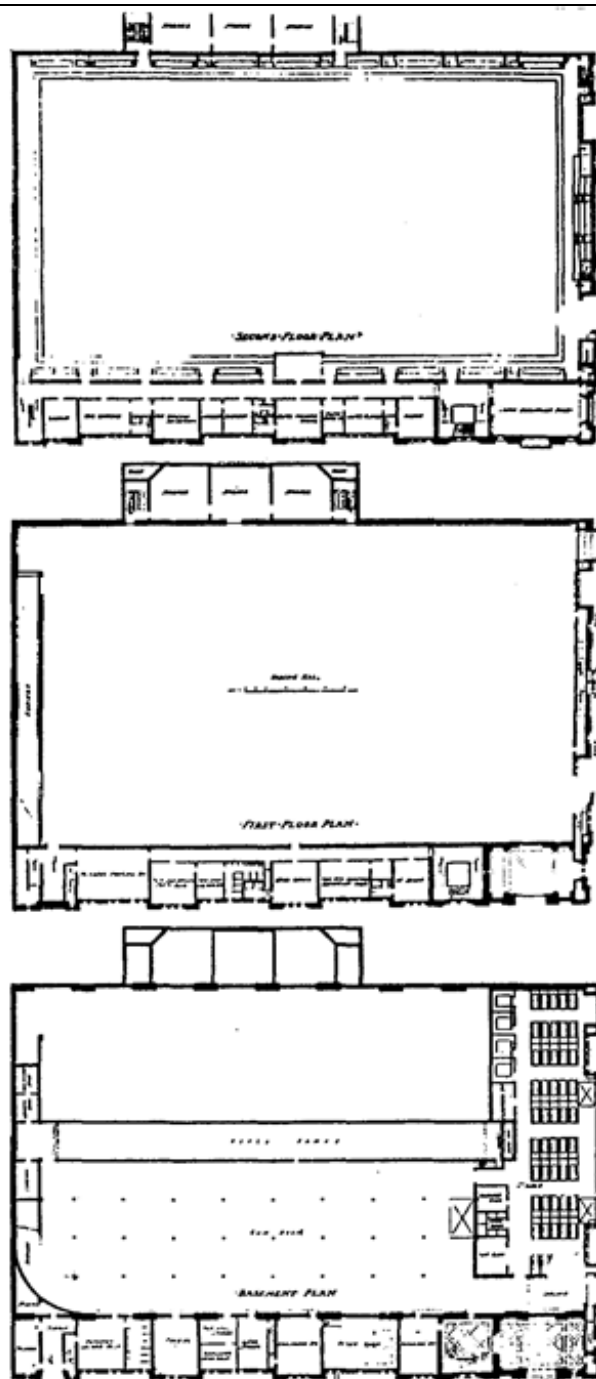
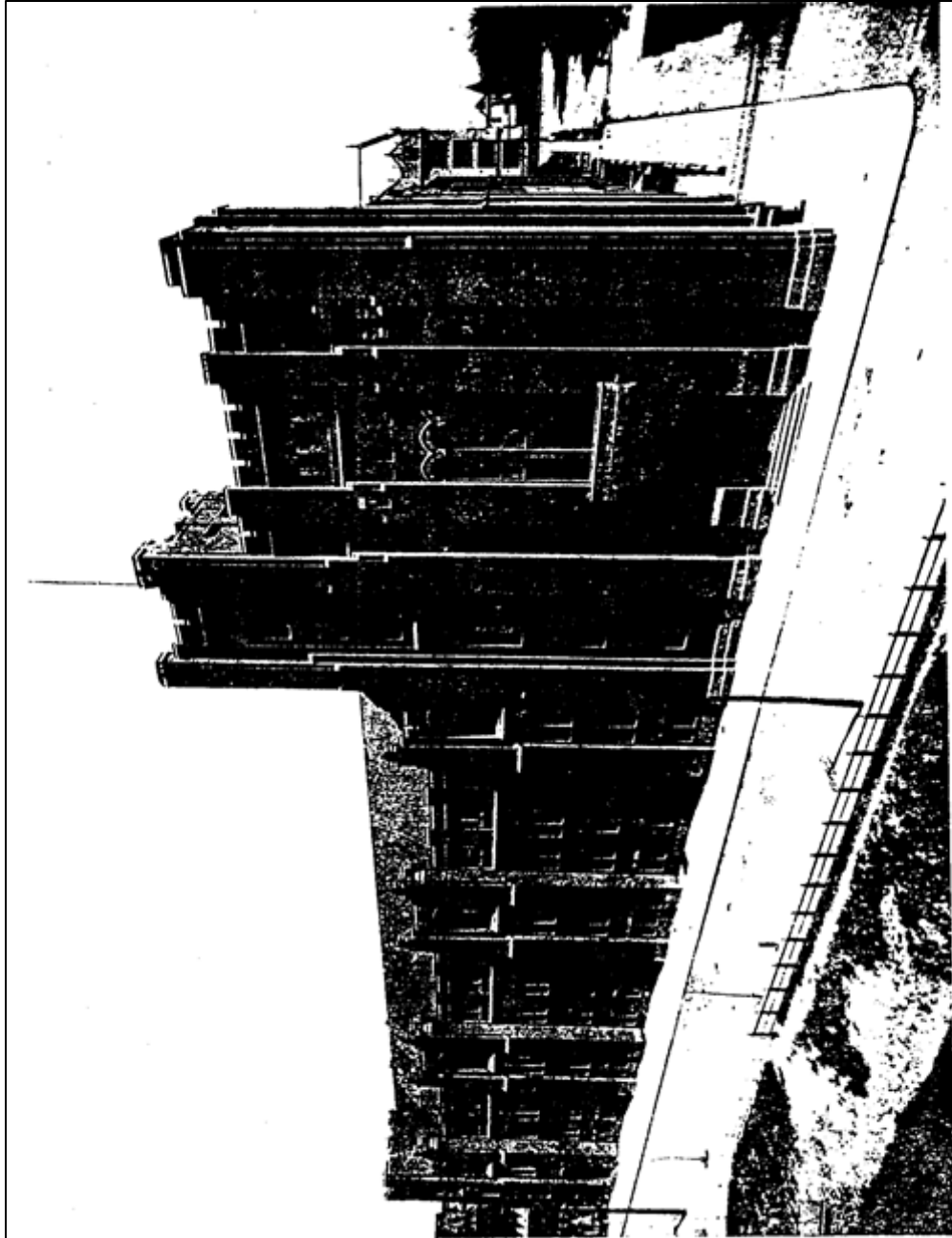


Fig. E. Second Battery Armory floor plans,  
*The Brickbuilder* (Aug., 1908), pl. 113.



Source: *Architecture* (July 15, 1910), pl. 62.

Fig. F. Second Battery Armory

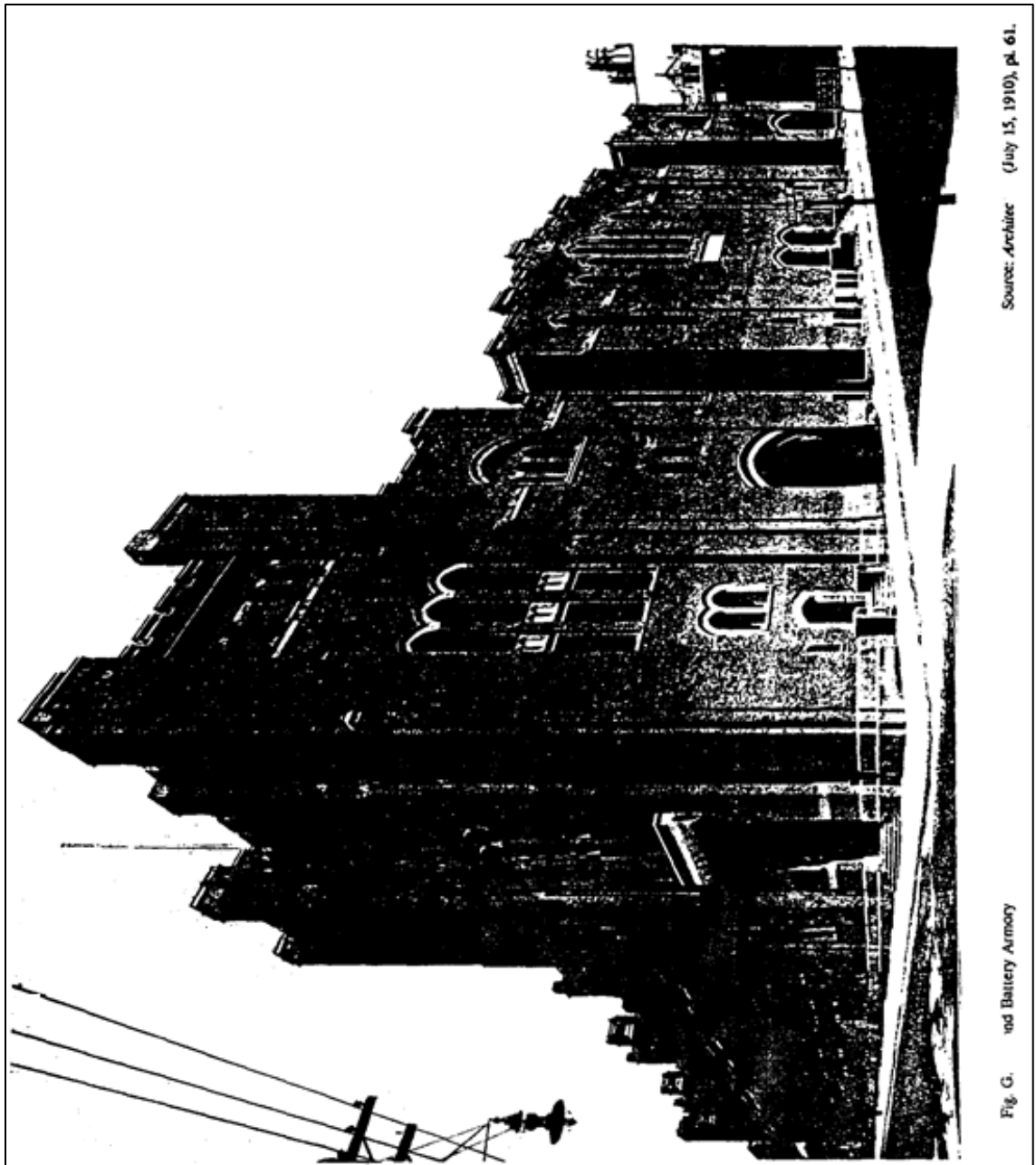


Fig. G. Third Battery Armory

Source: *Architect* (July 15, 1910), pl. 61.





Fig. H. Early sketch of Second Battery Armory

Source: *The Brickbuilder* (Aug., 1908), pl. 113.

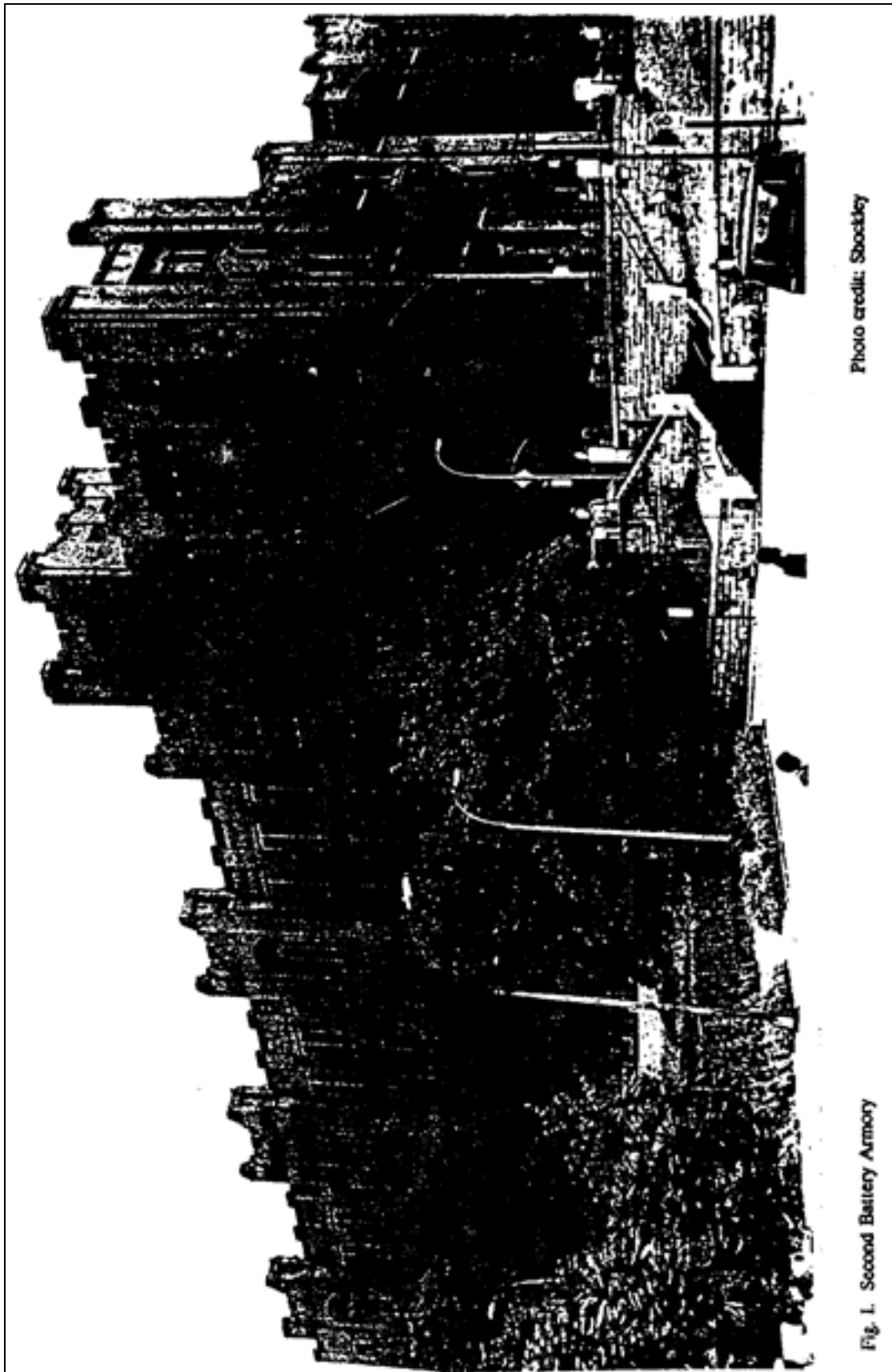


Photo credit: Stockley

Fig. 1. Second Battery Armory

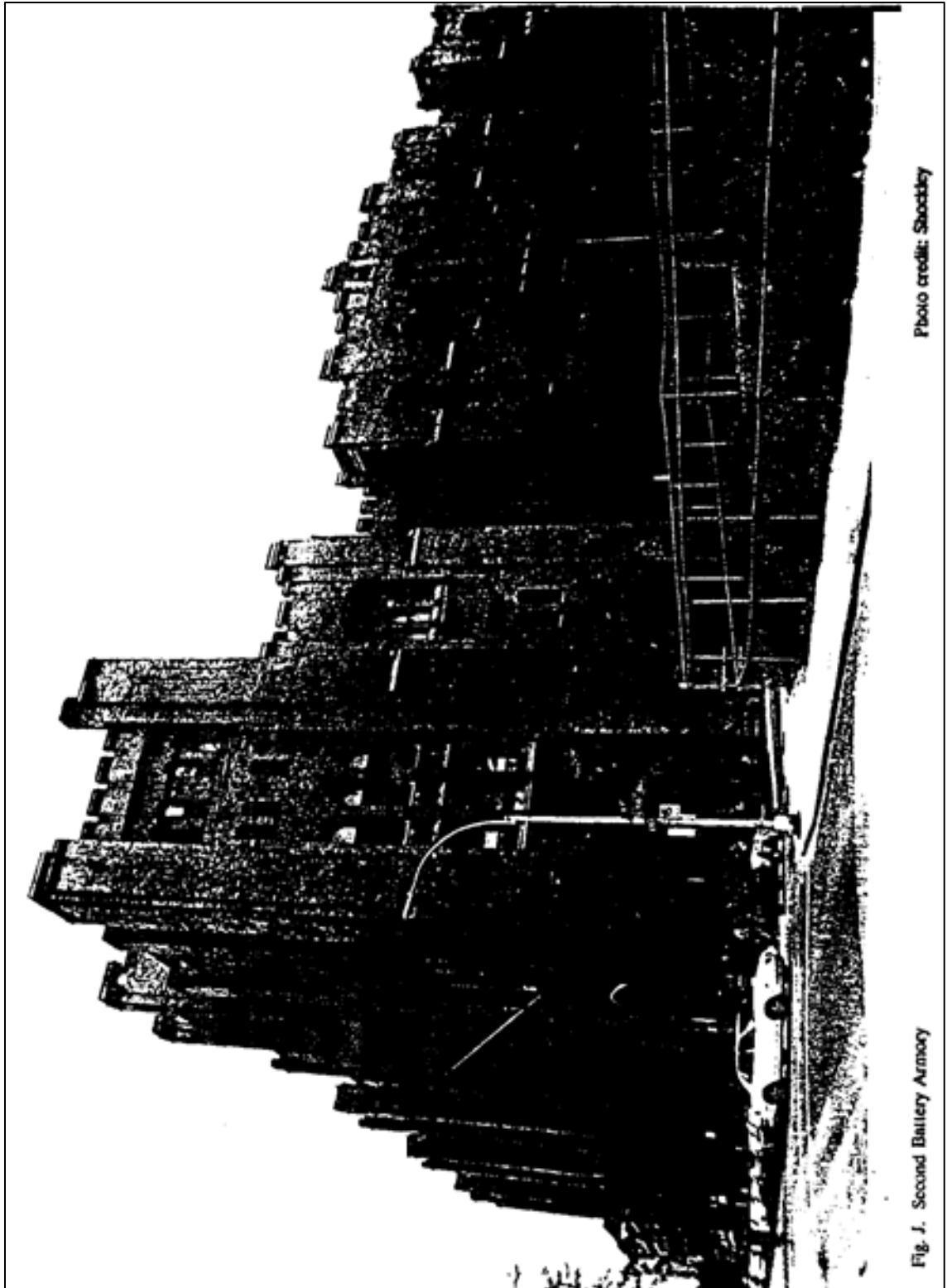


Photo credit: Shoddey

Fig. J. Second Battery Armory

APPENDIX E  
KEYS OF TRANSFORMATION

## **SPIRITUAL RECOVERY**

## Developing a Relationship with God

(Hebrews 11: 1)

Each one of us comes to recovery with a whole history of life experiences. That history will determine to a large degree the kind of understanding of God we develop. We don't have to have a lot of specific ideas about the nature or identity of God. That sort of understanding will come later. The kind of understanding of God that's most important is to find an understanding that's acceptable to who we are at the moment. The kind of understanding that will allow God to meet us where we are right now. We're not concerned here with theological elegance or doctrinal adherence--we just want something that works.

How powerful does God have to be? The answer to that question is simple. Our addiction as a negative power was, without a doubt, greater than we were. Our addiction led us down a path of insanity and caused us to act differently than we wanted to behave. We need something to combat that, something more powerful than our addiction.

- I. Do I have problems accepting that there is a God?
- II. What are some things that are more powerful than I am?
- III. Can God help me stay clean? How?
- IV. Can God help me recover? How?

There are many, many understandings about God that we can develop. We can think of God as the power of spiritual principles, the power of the fellowship, good orderly direction, or anything else of which we can conceive, as long as it is loving, caring, forgiving and more powerful than we are. ·

- a. What evidence do I have that God is working in my life?
- b. What are the characteristics of my God?

As addicts, we're prone to wanting everything to happen instantly. But it's important to remember that coming to know and developing a personal relationship with God is a process. Most of us just don't wake up one day and know that God is active in our lives. We gradually grow into this belief. Still we don't have to sit back and wait for our belief to grow on its own; we can become active in our own Spiritual process.

- a. Have I prayed today?
- b. Have I forgiven myself today? How and why?
- c. If I held a grudge did I forgive that person or others today?  
How and why?
- d. Has God forgiven me?

## Abstinence/Recovery?

As addicts we first think of abstinence when our life is out of control: the rent is not paid, the Con Ed has a cut off notice, there's a lack of food in the house. You know that you're out of control and your life has become unmanageable. This is the time when we try to stop or slow down-we want to regain our manageability -we want to control our drug use. We're not at the point of stopping but only thinking about regaining control over our drug use. By the time we figure out that the drug is taking prisoners and asking no questions it's too late. We had been left out of this decision making process. We've dug a hole for ourselves so deep that when you lookup we can't see daylight.

The last thing we're thinking of now is a relationship with God. The spiritual void or the emptiness we feel deep inside us leaves plenty of space for all types of negativities to move in. If we are not nurturing ourselves with healthy habits and keeping our house clean we can expect harmful or destructive forces to be drawn to us.

Luke 11:24-26 reads:

When the unclean spirit has gone out of a person, it wanders through waterless regions looking for a resting place, but not finding any, it says, "I will return to my house from which I came." When it comes, it finds it swept and put in order. Then it goes and brings seven other spirits more evil than itself, and they enter and live there, and the last state of that person is worse than the first.

Only when we begin to change our behavior can we appreciate the concept of spirituality. We appreciate this concept because it's an opposing force against all



negative life styles. We can start by asking God to come into our lives and give us the courage and discipline it will take for this transformation. We pray for wisdom and discernment needed to continue this journey that we, start. We are encouraged that our hope will be the faith that allows God's grace to enter our lives. Although we are undeserving of that grace God gives it freely to those that ask.

Psalm 1: 1 reads, "Happy are those that do not follow the advice of the wicked or take the path that sinners tread....those that delight in the law of the Lord...They are like trees planted by streams of water, which yield their fruit in its season, and their leaves do not wither, in all that they do they prosper"

We take a personal inventory of ourselves: we figure out where we can go and where we cannot go, we figure out who we can be with and who we cannot be with. There may even be family members that will bring us down or try to keep us living the old life style. Whomever and whatever stops your transformation-get rid of it. Nothing or no one is worth your life.

Felicia speaks on Abstinence.....

The first thing we do when we're abstinent is start to substitute one behavior for another. It's usually something that you can be obsessive anti compulsive about which enables you to maintain that element of the disease.  
Some of us become overeaters

Some of us focus us the outside/looking good/buying clothes/

Anything that's mind altering: such as becoming a fanatic about movie watching. We can watch movies for hours because it takes us out of ourselves- Some of us use more positive escapes like school, work, exercise, studying. Still our life is unbalanced because the obsession is still there but manifesting itself in a different form.

Some of us focus on other people - we believe that if we have a man or woman in our life we will somehow be validated -this person will make us into something or someone -or at least make us feel like we are something or someone.

**When we relinquish the driver's seat to God-we can begin to ask if our decision making meets with His approval?**

**We need to ask ourselves, where can I find an environment that will help me change my behavior and my way of thinking?**

**Where can I go to find support?**

**Am I conscious of my actions and the way I think? Do I know where I'm going today?**

**Do I have a plan?**

**How will my decisions and destinations affect my recovery?**

Let's keep God first in our lives and stop trying to validate ourselves through superficial means. If we work on the spiritual transformation of the heart and mind the rest will come.

Psalm 91: 1-4

You who live in the Shelter of the Most High

Who abide in the shadow of the Almighty

Will say to the Lord, My refuge and my fortress,

My God, in whom I trust

For he will deliver you from the snare of the fowler (hunter or trapper of wild birds}

And from the deadly pestilence

He will cover you with His pinions (restrain, immobilize, holds, pins, hold down)

And under his wings you will find refuge-His faithfulness is a shield and buckler (a small round shield either worn on the for arm or held by a short handle at arm's length

Psalm 23

The Lord is my shepherd, I shall not want-

He makes me lie down in green pastures

He leads me beside still waters, He restores my soul

He leads me in the right paths for His name sake

Even though I walk through the darkest valley

I fear no evil- for you are with me

Your rod and your staff they comfort me

You prepare a table before me in the presence of my enemies

You anoint my head with oil

My cup overflows

Surely goodness and mercy shall follow me all the days of my life, · and I shall dwell in the house of the Lord my whole life long

<p>This Psalm is stating that even though we walk through darkness, we should not fear evil for God gives us the peace and restores the anointed to the point that our cup runs over.</p>
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Proverbs 3: 5,6,7,8

Trust in the Lord with all your heart and do not rely on your own insight

In all your ways acknowledge Him, and He will make straight your paths

Do not be wise in your own eyes, fear the Lord and turn away from evil

It will be a healing for your flesh

And a refreshment for your body

Proverbs 14: 26, 27

In the fear of the Lord one has strong confidence And one's children will  
have refuge

The fear of the Lord is a fountain of life  
So that one may avoid the snares of death

Ephesians 2: 8, 9

For by grace you have been saved through faith, and this is not your own  
doing; it is the gift of God-not the result of works, so that no one may  
boast.

## The Void

Last week we went over abstinence and recovery. This week we'll be discussing the void. The void would naturally follow abstinence because that's the first thing you feel is a void once the medication stops.

Anything in the form of an obsession and compulsion manifest itself as idolatry in our life. We can't turn our total focus on one thing without it becoming idol worship. Placing anything before God is considered idolatry to God. Exodus 20: 1-5

(Examples) Ms & Washington Square Park,) Crown Ministries)

We touched on the void last week by naming some of the things we use to fill it...

### **What were they?**

Money, food, clothes, other people, etc.

Scientists have studied for many years trying to figure out exactly what the human void is. Most theorize that it's the place inside us that God left for himself. That's why nothing else will fill it but our spiritual connection with God.

Early recovery comes with a feeling of deep emptiness and a sudden urgency. All emotions seem to be heightened. Addicts sometimes interpret this as mourning for their drug loss. Without the knowledge of our spiritual makeup or void addicts try to fill this emptiness with other things. No matter what we do in early recovery or through -out our lives to fill this void it cannot be satiated. There is not enough money, there is not enough sex, we cannot shop enough, we cannot work enough to fill this void.

- 1-What obsessions or compulsions manifests itself in your life today?
- 2-How are you filling our void?
- 3-Describe your early feelings in recovery and what you thought your needs were?
- 4-How does low self -esteem play a part in the spiritual void?

As we strive to achieve our goal in life, we may believe that once we have acquired them, we will be ultimately satisfied in the long term. However, many individuals discover when they finally realize these goals that there still is a feeling of emptiness in the core of their being.

There is nothing wrong with wanting the good things in life but when there is no balance between material goals and spiritual needs, a conflict arises and a deficit is incurred

**Exodus 20: 1-5 reads,**

And God spoke all these words, saying

I am the Lord thy God, which have brought you out of the land of Egypt, out of the house of bondage.

Thou shalt have no other god before me

Thou shalt not make unto thee any graven image or any likeness of anything that is in heaven above, or that is in the earth beneath, or that is in the water under the earth.

Thou shalt not bow down thyself to them, nor serve them, for the Lord thy God is a jealous God, visiting the iniquity of the fathers upon the children unto the third and fourth generation

**Ephesians 2: 3, 4, 5**

All of us lived among them in the passions of our flesh, following the desires of flesh and senses, and we were by nature children of wrath, like everyone else. But God, who is rich in mercy, out of the great love with which he loved us even when we were dead through our trespasses, made us alive together with Christ, by grace you have been saved.

**Psalms 14:4**

Those who choose another god multiply their sorrow, their drink offerings of blood I will not pour out or take or take their names upon my lips

**Psalms 19: 14**

Let the words of my mouth and the meditation of my heart be acceptable to you. Oh Lord, my rock and my redeemer.

**Psalms 25:16-18**

Turn to me and be gracious to me, for I am lonely and afflicted. Relieve the troubles of my heart, and bring me out of my distress. Consider my affliction and my trouble, and forgive all my sins.

## Taking Personal Responsibility

### 1- How important is personal responsibility to recovery?

When addicts and alcoholics continue to use drugs they have to rationalize their use. In this way they give themselves permission to use. There is always some form of denial or placing the blame.

Every addicts excuse for using is different. We have to justify our use to make it acceptable to ourselves.

### 2- What are some of the excuses used so that we don't take personal responsibility?

- My life condition
- I've been a victim of all sorts of things ( sexual abuse)
- Addictive parents
- Never had a chance in life
- I've been hurt/emotional breakup

As long as you can maintain this mental loophole -you give yourself permission to drink and use drugs.

I had resigned myself to dying as an addict- not seeking help and believing there was no help for me-I thought I wouldn't be able to quit-

How do we relate taking personal responsibility with allowing God into your life? Specifically, what does this step mean?

First it's an active consciousness toward personal responsibility. It is admitting your powerlessness when you let God in.

It's admitting that you're willing to turn your life around and follow a new moral compass. It's admitting that you're ready to take responsibility for your past.

The first few years in recovery feel like growing up because finally you're ready to be accountable for everything in your life. No more whining about your situation and making excuses for your bad behavior.



Speaker .....

- 3- What steps are you taking for personal responsibility?
- 4- Why?

Even after you've been clean for a few years, personal responsibility still plays a big part in your recovery - you still might fall into bad habits or become complacent/or lazy and unambitious toward your recovery process. You must always maintain a sense of responsibility for what you have been so freely given- always be ready to help the next person.

To stay clean stay connected to God and those that give spiritual support. We all can slip back into disconnectedness and the illusion of control.

Always maintain a balance- the disease of addiction is not exclusively physical, and mental. It is much more a spiritual disease, a disease of life:

- 1. Maintain Daily Prayer
- 2. Maintain Daily Spiritual Reading
- 3. Maintain Spiritual Recovery Meetings (Scripture readings)

## Social Interaction

Our social interaction in early recovery is one of the most important elements to staying clean.

I had a client once that could get rid of all of her negative influences in her life—all except her mother. Her mother was active and kept her active. The client wouldn't be able to maintain her sobriety because she couldn't break the ties with her mother. She actually said, "What would I do without my mother". I said, "You would stay clean."

In my early recovery I sat down with pen and paper to list those people that were healthy for me to hang around and those that were not. Sometimes it wasn't just getting rid of those that used. I had to stop hanging out with some people in recovery. My idea of healthy is those people that help me to grow mentally and spiritually.

If you are hanging out with a person who is clean but all they can talk about is war stories-how they use to get high-how much money they had-what they did to get that money-this is glorifying the drug-they've put the drug down but can't rid themselves of the life style. There is still some excitement, some delight, they become exhilarated when telling these stories.

If that same person were to find new friends and were unable to tell those stories He/she would have to learn to find pleasures in new things.

I can remember lying in bed and listening to the birds sing outside my window. It was as if I had heard them for the first time in my life-what a beautiful song they sang. You feel as if the sun is shining on you for the very first time. All the senses that were once numb are now alive again. You see and hear things that are part of God's creation and you're able to embrace them.

We must remember that healthy socialization is an important part of our recovery and mental health.

We must ask ourselves:

Where can I go that is safe?

Who is safe?

Never compromise your principles, thinking that you are helping someone else when the truth is they are dragging you down with them. When you are strong enough to offer this type of support to another individual you will certainly know it.

Never think that you're in this alone. Beatrice had the courage last week to ask for prayer and tell us although she had 3 months clean - she felt like using. The important thing is that she didn't keep it in her mind where it would grow. Once you bring the demon into the light it has nowhere to hide /it's been exposed for what it is. If she had kept the thought of using in her mind it will grow and take charge/at this point it's too late. Remember you're not in this alone. God is as close as a prayer. Your spiritual brothers and sisters should be as close as a phone call. Be sure to get phone numbers and contact information from your spiritual brothers and sisters. You never know when you may need them.

Paulin Ephesians 4:17-31 appeals to us for a changed life style. The old life style is like worn out clothing and must be replaced by a new lifestyle guided by one's knowledge of Christ.

"Now this I affirm and insist on in the Lord: you must no longer live as the Gentiles live, in the futility of their minds. They are darkened in their understanding, alienated from the life of God because of their ignorance and hardness of heart. They have lost all sensitivity and have abandoned themselves to licentiousness, greedy to practice every kind of impurity. That is not the way you learned Christ. For surely you have heard about him and were taught in him, as truth is in Jesus.

You were taught to put away your former way of life, your old self, corrupt and deluded by its lusts, and to be renewed in the spirit of your minds, and to clothe yourselves with the new self, created according to the likeness of God in true righteousness and holiness.

So then, putting away falsehood let all of us speak the truth to our neighbors, for we are members of one another. Be angry but do not sin; do not let the sun go down on your anger, and do not make room for the devil. Thieves must give up stealing; rather let them labor and work honestly with their own hands, so as to have something to share with the needy. Let no evil talk come out of your mouths, but only what is useful for building up, as there is need, so that your words may give grace to those who hear. And do not grieve the Holy Spirit of God, with which you were marked with a seal for the day of redemption. Put away from you all bitterness and wrath and anger and wrangling and slander, together with all malice, and be kind to one another, tenderhearted, for giving one another, as God in Christ has forgiven you.

Scriptures for meditation this week are:

Romans 12:1,2

I appeal to you therefore, brothers and sisters, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God- what is good and acceptable and perfect

Galatians 5:1& 13,14

For freedom Christ has set-us free. Stand firm, therefore, and do not submit again to a yoke of slavery. For you were called to freedom brothers and sisters, only do not use your freedom as an opportunity for self - indulgence, but

through love become slaves to one another. For the whole law is summed up in a single commandment, "You shall love your neighbor as yourself".

#### Galatians 5:25

If we live by the Spirit, let us also be guided by the Spirit. Let us not become conceited, competing against one another, envying one another.

#### Galatians 6: 9-10

So let us not grow weary in doing what is right, for we will reap at harvest time, if we do not give up. So then, whenever we have an opportunity, let us work for the good of all, and especially for those of the family of faith.

Ephesians 5: 18 Do not get drunk with wine, for that is debauchery: but be filled with the Spirit.

#### Luke 4:18, 36

The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor.

They were all amazed and kept saying to one another, "What kind of utterance is this? For with authority and power he commands the unclean spirits, and out they come".

#### Philippians 4:8, 9

Finally beloved, whatever is true whatever is honorable, whatever is just, whatever is pure, whatever is pleasing, whatever is commendable, if there is any excellence and if there is anything worthy of praise, think about these things. Keep on doing the things that you have learned and received and heard and seen in me, and the God of peace will be with you.

## Forgiveness

Forgiveness is a subject that we've all dealt with -whether it is harm done to us or we have done harm to someone else. Forgiveness in the process of recovery is ongoing- especially when you're trying to forgive yourself. Some addicts may feel that the things that they have done are too terrible to be forgiven by God. They need support and guidance and even when we know that God has forgiven us we must continue to forgive ourselves over and over again.

To remember all the things you've done and left undone means gaining acceptance of who you once were and who you are now.

When I asked my son Rory to give me some advice on forgiveness he said, "You forgive basically for your own mental health -so as not to carry animosity and resentment around with you causing harm to yourself.

Women that have gone through years of addiction with their children and are now seeking forgiveness-but they seek forgiveness by giving material things in an effort to make up for their past. Instead of re-leaving themselves of the mental burden by accepting God's forgiveness and forgiving themselves they continue to relive their past through guilt and self- punishment.

Ex: Roxanne...burdened by past guilt...

I'm also guilty of trying to make up for the past by giving gifts to my children in the first few years of recovery.

Even though the addict after changing his life will be greeted with skepticism from people. The truth is forgiveness is found in your transformation and consistent positive behavior over time. Over time you will be the proof of a changed life. There will be need to convince anyone of who you are and how you've changed. They will come to believe for themselves as you are the evidence of transformation.

When Jesus said on the cross, "It is finished (John 19:30). He never said it is finished except for alcoholics and addicts. He died that we all maybe be forgiven of our sins and have everlasting life.

Maybe you've done something awful! You asked God for forgiveness and He forgave you (1John 1:9). However, you think you need to punish yourself anyway. God doesn't need your help. Jesus paid the price in full so that you would be forgiven.

Have you forgiven yourself? How?  
Have you forgiven those that may have harmed you?

How?

Ex: Neighbor...

### **Scriptures for meditation**

Psalms 32: 1

Happy are those whose transgression is forgiven, whose sin is covered.

Psalms 86:5

For you, O Lord, are good and forgiving, abounding in steadfast love to all who call on you.

Luke 24: 24

But so that you may know that the Son of Man has authority on earth to forgive sins...

1 John 1:9

If we confess our sins, he who is faithful and just will forgive us our sins and cleanse us from all unrighteousness.

Ephesians 4:32

And be kind to one another, tenderhearted, forgiving one another as God in Christ has forgiven you.



## **Taking A Moral Inventory of One's Self**

What is a moral inventory? A moral inventory is something we can use to discover our own individual morality, our own values and principles. The moral inventory is in place not to judge or compare your behavior to others but to give you an understanding of where you are.

- What values and principles are important to me?

Our feelings and beliefs are usually formed and related to other people through our resentments, fears, inhibitions and secrets. This inventory is not about others but about ourselves. As we answer the following questions we may have to talk about others in order to get to our truth. That's ok, as long as we're completely honest with ourselves and always able to see what part we played in any situation. (The addict looks on the outside rather than the inside)

- How do trust, faith honesty and willingness play a part in our personal inventory?

First let's examine our **resentments**. We examine our resentments to help us let go of old anger that is affecting our lives today (2) exploring our resentments will help us identify the way in which we set ourselves up to be disappointed in others, especially when our expectations were too high (3) revealing our resentments will reveal a pattern which keeps us trapped in a cycle of anger, self-pity or both.

- What people do I resent and what was the situation?

- What institutions do I resent: schools, religious, military, corrections
- How has my inability or unwillingness to experience certain feelings led me to develop resentments?
- Am I afraid of looking at my part in the situations that caused my resentments? Why?
- How has my resentments affected my relationships with myself, others and God?
- Are there any recurring themes in my resentments?

Let's examine our **feelings**. As addicts we have not allowed ourselves to feel or have forgotten how to feel. As we grow in recovery we continue to discover ways we have shut down our feelings.

- What feelings do I have the most trouble allowing myself to feel?
- Why have I tried to shut off my feelings?
- Once I've identified my feelings what do I do with them?

Let's examine our **guilt and shame**. There are two types of guilt and shame. One we are responsible for and the other is imagined. (Give example of an imagined guilt) We need to own what is truly ours and let go of what is not.

- What do I feel guilty or ashamed about?
- What situation/s have made me feel guilt and shame although I had no part in it?

## **Fear**

If we could look at the disease of addiction stripped of its primary symptoms-that is, apart from drug use or other compulsive behavior-

and without its most obvious characteristics, we would find a swamp of "self-centered fear. We're afraid of being hurt, or maybe of just having to feel too intensely, so we live a sort of half-life, going through the motions of living but never being fully alive. We're afraid of everything that might make us feel, so we isolate and withdraw. We're afraid that people won't like us, so we use drugs to be more comfortable with ourselves. We're afraid we'll get caught at something and have to pay a price, so we lie or cheat or hurt others to protect ourselves. We're afraid of being alone, so we use and exploit others to avoid feeling lonely or rejected or abandoned. We're afraid we won't have enough- of anything-so we selfishly pursue what we want, not caring about the harm we cause in the process. Sometimes, if we've gained things we care about in recovery, we're afraid we'll lose what we have, and so we begin compromising our principles to protect it. Self-centered, self-seeking fear-we need to uproot it so it no longer has the power to destroy.

- Who or what do I fear? Why?
- What have I done to cover my fear?
- What do I most fear looking at and exposing about myself?
- Have I cheated myself because of my fear?

Let's take a look at our **relationships**. We need to find out where our choices, beliefs, and behaviors have resulted in unhealthy or destructive relationships. We may be tempted to skip the relationships that didn't last long-a one-night sexual involvement, for instance, or perhaps an argument with a teacher whose class we then dropped. But these relationships are important, too. If we think about that situation and continue to have feelings concerning it then it's inventory material.

- What conflicts in my personality make it difficult for me to maintain friendships and/or romantic relationships?
- In what ways did I compulsively seek relationships?
- In my relationships with family, do I sometimes feel as though we're locked into repeating the same patterns over and over without any hope of change?
- How have I avoided intimacy with my friends, partners or spouses, and family?
- Have I had problems making commitments? Describe?
- To what degree do I consider the feelings of others in my relationships? Equal to my own? More important than my own? Of minor importance? Not at all?
- Have I felt like a victim in any of my relationships? (Note: this question is focused on uncovering how we set ourselves up to be victims or how too-high expectations contributed to our being disappointed in people, not on listing instances where we were actually abused.) Describe.
- How do I feel about my neighbors, people with whom I work, and people with whom I go to school with? Do I notice any patterns appearing that carried through no matter where I lived or worked?
- Did early experiences with trust and intimacy hurt me and cause me to withdraw?
- Have I ever let a relationship go even when the potential existed to resolve conflicts and work through problems? Why?
- What defects have I identified in my relationships? (Dishonesty, selfishness, control, manipulation, etc.)?

- How can my relationship with God help me to change my behavior in relationships?

## **Sex**

This is a very uncomfortable area for most of us. You might want to say, "Okay, this has gone far enough. I'm not cataloging my sexual behavior"

We include our sexual behavior so that we can be at peace with our own sexuality. This is not to compare our sexual behavior with others but only to identify our own values, principles and morals.

- Have I confused sex with love? What are the results of this confusion?
- How have I used sex to try to avoid loneliness or fill a spiritual void?
- Have any of my sexual practices left me feeling ashamed and guilty? What were they? Why did I feel that way?
- Have any of my sexual practices hurt me or others?
- Am I comfortable with my sexuality? If not, why not?
- Is sex a prerequisite in all or most of my relationships?
- What does a healthy sexual relationship mean to me?
- What is the biblical view of a healthy relationship?

## **Abuse**

**Abuse** can be such a dangerous topic that it should be discussed at the discretion of the victim and in their time. Outside help may be needed to get through this topic. As long as we keep the pain wrapped up inside us, a secret it may cause us to act in ways we don't want, or it.

can contribute to a negative self-image or other destructive beliefs. Getting the truth out begins the process of healing and relieves the pain.

- -Have I ever been abused? By whom? What feelings did I, or do I, now have about it?
- Has being abused affected my relationships with others? How?
- If I have felt victimized for much of life because of being abused in childhood, what steps can I take to be restored to spiritual wholeness? How can God help me?

If we've been verbally, physically or mentally abusive to others it is important that we face our behavior and try to change it. We cannot let shame and despair take over. Once we take responsibility for our actions we can then move toward change.

- Have I ever abused anyone? Who and how?
- Did I blame my victim or make excuses for my behavior? Describe.
- Do I trust God to work in my life and provide me with what I need so I don't have to harm anyone again? Am I willing to live with painful feelings until God can do His work through the Holy Spirit and the spiritual principles which we apply to our lives?

### Assets

The past questions have helped us identify the exact nature of our wrongs. Now let's take a look at our positive points-things we do right. We do this so we have a complete picture of ourselves and not a one-sided one. We also want to know what character traits we want more of in our lives.

- What qualities do I have that I like?
- How have I shown concern for myself and others?

- Which spiritual principles am I practicing in my life?
- How has doing so changed my life?
- How has my faith and trust in God grown?
- Do I have positive relationships?
- What goals have I accomplished? Do I have other goals I am taking action to reach? What are they, and what action am I taking?
- What are my values? Which ones am I committed to living by, and how?
- How am I showing my gratitude for my recovery?

### **Secrets**

Is there anything we've missed that should be included in our inventory?

- Is there something we think is so bad that we just can't possibly include it in our inventory?

### **Scriptures for Meditation**

#### **Matthew 17:20**

He said to them, "Because of your little faith. For truly I tell you, if you have faith the size of a mustard seed, you will say to this mountain, 'Move from here to there, and it will move; and nothing will be impossible for you'"

#### **Mark 2:5**

When Jesus saw their faith, he said to the paralytic, "Son, your sins are forgiven."

#### **Luke 7:50**

And he said to the woman,” Your faith has saved you; go in peace.

**Romans 1:17**

For in it the righteousness of God is revealed through faith for faith; as it is written, “The one who is righteous will live by faith.”

**Romans 8:31**

What then are we to say about these things? If God is for us, who is against us?

**1Chronicles 22:13**

Then you will prosper if you are careful to observe the statutes and the ordinances that the Lord commanded Moses for Israel. Be strong and of good courage. Do not be afraid or dismayed.

**Hebrews 11:1**

Now faith is the assurance of things hoped for, the conviction of things not seen.



## **Reservations**

Reservations are places in our program that we reserve for relapse. We believe that something will happen that's so devastating that we won't be able to handle it emotionally and will have no choice but to use. The situation may not be devastating at all. Some of us that have been clean for a number of years simply may want to reward ourselves. We say I'll do just one and no one will ever know. The truth is when we return to drug use we pick up in the exact state we left off like nothing has changed. A reservation may also be a way the addict tries to maintain control over drug use, perhaps thinking well if I can't use I can still sell drugs. Going so far as to maintain relationships with active users and people we use to buy from or get high with.

- **Do I think I can still associate with the people connected with my addiction?**
- **Can I still go to the places where I used?**
- **Do I think it's wise to keep drugs or paraphernalia around, just to remind myself or test my recovery? If so, why?**
- **What reservations am I still holding on to?**

## **Review**

- **Have I reaffirmed my faith in a loving and caring God?**
- **Have I sought God's guidance today?**
- **What have I done to be of service to God and the people around me?**
- **Has God given me anything to be grateful for today?**

- Is God able to help me align my will with His? How?
- Have I noticed old patterns in my behavior? •
- Have I been resentful, selfish, dishonest or afraid?
- Have I set myself up for disappointment?
- Do I worry about yesterday or tomorrow?
- Did I become obsessed about anything?
- Have I allowed myself to become hungry, angry, lonely or tired?
- Am I taking myself too seriously in any area in my life?
- What are the problem areas or defects in, my life today?
- Am I maintaining personal integrity in my relationships with others?
- Have I been kind and loving toward all?
- Have I accepted the fact that I can no longer use?
- How has the disease of addiction manifested itself in your life today?

### **Scriptures for Meditation**

#### **Romans 6:11, 12**

So you also must consider yourselves dead to sin and alive to God in Christ Jesus. Therefore, do not let sin exercise dominion in your mortal bodies, to make you obey their passions.

#### **Ephesians 4:17-23**

Now this I affirm and insist on in the Lord: you must no longer live as the Gentiles live, in the futility of their minds. They are darkened in their understanding, alienated from the life of God because of their ignorance and hardness of heart. They have lost all sensitivity and have abandoned themselves to licentiousness, greedy to practice every kind

of impurity. That is not the way you learned Christ! For surely you have heard about him and were taught in him, as truth is in Jesus. You were taught to put away your former way of life, your old self, corrupt and deluded by its lusts, and to be renewed in the spirit of your minds,

### **Colossians 3:5-8**

Put to death, therefore, whatever in you is earthly: fornication, impurity, passion, evil desire, and greed (which is idolatry). On account of these the wrath of God is coming on those who are disobedient. These are the ways you also once followed, when you were living that life. But now you must get rid of all such things-anger, wrath, malice, slander and abusive language from your mouth.

### **1 Peter 1: 13-16**

Therefore prepare your minds for action; discipline yourselves; set all your hope on the grace that Jesus Christ will bring you when he is revealed. Like obedient children, do not be conformed to the desires that you formerly had in ignorance. Instead, as he who called you is holy, be holy yourselves in all your conduct; for it is written, "You shall be holy, for I am holy"

### **1 John 4:18**

There is no fear in love, but perfect love casts out fear; for fear has to do with punishment, and whoever fears has not reached perfection in love.

### **Revelation 3: 19, 20**

I reprove and discipline those whom I love. Be earnest, therefore, and repent. Listen! I am standing at the door, knocking; if you hear my voice and open the door, I will come in to you and eat with you, and you with me.

## **FINANCIAL RECOVERY**

# Budgeting Worksheets and Training Information

## HOW MUCH AM I SPENDING

<i>SPENDING CATEGORIES</i>	<b>MON DAY</b>	<b>TUES DAY</b>	<b>WEDNES DAY</b>	<b>THURS DAY</b>	<b>FRID AY</b>	<b>SATUR DAY</b>	<b>SUND AY</b>	<b>TOT AL</b>
<b>BREAKFAST</b>								
<b>LUNCH</b>								
<b>DINNER</b>								
<b>ENTERTAINMENT</b>								
<b>CIGARETTES</b>								
<b>ANY TYPE OF DRUG</b>								
<b>ALCHOHOL DRINKS</b>								
<b>GAMBLING/LOTTO/ NUMBERS</b>								
							TOTAL X 4	\$

## BUDGET WORKSHEET

CATEGORY	ACTUAL AMOUNT	BUDGET AMOUNT	DIFFERENCE
INCOME:			
Wages and Bonuses			
Interest Income			
Investment Income Rental Income			
Miscellaneous- Child Support			
TOTAL	\$		
INCOME TAXES WITHHELD:			
Federal Income Tax			
State and Local Income Tax			
Social Security/Medicare Tax			
Income Taxes Subtotal			
Spendable Income			
EXPENSES PT. 1:			
Home Mortgage			
Rent			
Homeowners/Renters Insurance			
Property Insurance			
Home Repairs/Maintenance/DOA Dues			
Home Improvements			
UTILITIES:			
Electricity			
Water and Sewer			
Natural Gas or Oil			
Telephone (Cell)			
FOOD:			
Groceries			
Eating Out, Lunches, Snacks			
FAMILY OBLIGATIONS:			
Child Support/Alimony			
Day Care, Babysitting			
HEALTH AND MEDICAL:			
Insurance (medical, dental, vision)			
Out-of Pocket Medical Expenses			
Fitness (yoga, Massage, Gym			
SUBTOTAL	\$		

## BUDGET WORKSHEET

EXPENSES PT 2:			
TRANSPORTATION			
Car Payment			
Gasoline/Oil			
Auto Repairs/Maintenance Fees			
Auto Insurance			
Other (tolls, bus, subway taxi)			
DEBIT PAYMENTS			
Credit Card			
Student Loans			
Other Loans			
ENTERTAINMENT/RECREATION:			
Cable TV/Videos/Movies			
Computer Expense			
Hobbies			
Subscription and Dues			
Movies			
PETS:			
Food			
Grooming, Boarding, Vet			
CLOTHING: CLEANERS			
INVENSTMENTS AND SAVINGS:			
401 (K) or IRA			
Stocks/Bonds/Mutual Funds			
College Fund			
Savings			
Emergency Fund			
MISCELLANEOUS:			
Toiletries, Household Products			
Gifts/Donations			
Grooming (Hair, Make-up, Other			
SUBTOTAL	\$		
TOTAL TAXES PT. 1 EXPENSES	\$		
TOTALINCOME	\$		
SURPLUS/SHORTAGE(Spendable income minus taxes pt. 1 expenses	\$		



## TRIGGERS FOR EMOTIONAL SPENDING

1. **Protecting our image.** We care what others think of us, and we make purchases so that others can see that you own those things. Designer clothes, Rolex watches and McMansions are good examples.
2. **Spending up to our income level.** You may find that you spend money just because you can. A raise or unexpected income could be the trigger. The tell is not what you buy, but the fact that you always spend money as soon as it's available.
3. **The emotional high of spending.** Many of us get an emotional kick out of spending. We buy because it "feels right" and then question the purchase when we come down from our high.
4. **The need to feel powerful.** Being able to make decisions and back them up demonstrates power. That can feel good. Especially when others react and acknowledge our power. If you're buying to demonstrate your power, you'll tend to buy "high end" products and services -- Looking to get something better than the typical consumer.
5. **The need for immediate gratification.** We live in a "now" world. Instant Internet, instant food and instant credit. So when we see something that promises to satisfy one of our needs, we want it now. When all purchases were made with cash, scratching this itch was harder. Credit cards have made instant gratification much easier.
6. **The desire to protect our standard of living.** Unless you're intentionally trying to simplify your life, you'll assume that any expenses incurred protecting that lifestyle are necessary. But changes in income, age and family status may suggest a different, more-modest standard of living. Purchases made just "because I've always done that" are a telltale sign.
7. **The need to overcome past problems.** If you were materially deprived early in life, it's natural to want to avoid repeating those times. You might get a candy bar every work break to make up for the ones you didn't have as a child. Or you might only buy new cars because your parents could only afford old beaters.
8. **Convince ourselves of self-worth.** Some people need to spend money on themselves in an effort to bolster their self-esteem. Often these are items that are self-centered (think manicures, fancy jewelry, personal convenience or care items). One way to identify these purchases is that they're often justified by an "I deserved it" claim.

When reviewing your past monthly purchases, notice if any of these triggers fit into your spending patterns.

The purchases may only be the symptom, with the underlying psychology being the cause. Unless you deal with the root cause, it's unlikely that you'll ever control your spending. Don't be afraid to confront those causes. Often, once you know they exist, it's easy to overcome them. In any case, it's a battle that's worth fighting.

What are the things I wish to change about my current financial status.

What are my past or present triggers to emotional spending.

What are the root causes of these triggers.

»

What are the steps to begin confronting the root cause.

What are the steps to begin overcoming the root cause.

What are the steps to begin controlling your emotional spending.

## KNOW YOUR RIGHTS

The right to privacy. The FCRA protects consumers against unwanted release and circulation of a consumer's credit report

The right to be told if information in the files has been used against the consumer

The credit bureau must investigate all challenges, unless the dispute is frivolous.

The credit bureau must investigate within a reasonable period of time. The Federal Trade Commission defines reasonable as within 30 days, unless there is some good reason for a delay

If the creditor verifies the information and the bureau responds in a timely manner, the negative marks must remain on record for a specified period of time. But if the consumer maintains that the information reported is still in dispute, he has the right to submit to a consumer statement describing his viewpoint of the problem.

The consumer's consent is required for a credit report to be provided to an employer or for the report to contain medical information.

The right of consumers to exclude their name from a CRA listing for unsolicited credit and insurance offers.

The right to seek damages from credit information violators. The FCRA gives several different federal agencies enforcement authority.

Outdated information must not be reported: A CRA may not report negative Information that is more than six years old, or bankruptcies that are more than 7 to 10 years old.

## FACTS ABOUT YOUR CREDIT REPORT

The payment history on a credit report is supplied to the credit bureau agencies by the credit grantor. This includes open, delinquent, and accounts that have been closed.

Payment in full does not remove a particular entry from a payment history.

The length of time information remains on the credit file varies as follows:

Chapter 7	10 Years from Filing Date
Chapter 13	7 Years from Filing Date
Judgments	10 Years from date of entry
Tax Liens	7 Years from date of payment
Collections/Charge Offs	6 Years Plus 180 days from date of delinquency action
Any other adverse information	6 Years plus 180 days from date of delinquency action
Inquiries	2 Years from date of entry

## CREDIT SCORING RANGE

Less than 600 is bad, and you will have a very hard time getting any kind of loan.

600-640: You will be able to do things with this, but you will have very high interest rates.

641-680: This is ok. Not the best, but far from the worst and you will be able to get decent interest rates on loans, but still not entirely desirable.

681-720: This is good. You will always be able to get loans easily, and the higher end of this has a good chance of low interest rates.

720 and up: This is the credit score goal! You should be getting the best possible rates and be able to do anything you want with your credit.

If you're low on this list, don't despair, you can build these numbers up!

### Credit Score Rating Example:

720 - 850: Excellent

680 - 720: Good

640 - 680: Fair

350 - 640: Poor

000 - 349: No Credit

## **Debt Collection: Money Judgments and Frozen Bank Accounts**

### **Information for Consumers**

Debt collection was the #1 complaint category for the Department of Consumer Affairs (DCA) in 2008, with complaint volume increasing nearly 70% compared to 2007. Although DCA can mediate many of the complaints we receive, we cannot mediate issues that involve money judgments and frozen bank accounts. To help you protect yourself—and your money—DCA created this fact sheet, which includes where to turn when you need assistance.

### **Money Judgments**

#### **What is a money judgment?**

If a person or company (known as the “creditor”) sues you, claiming that you owe a certain amount of money, and the judge decides in the creditor’s favor, the judge awards a “money judgment.” The creditor has a right to try to collect that money from you or “satisfy the judgment.” If a creditor has a money judgment against you, that creditor may try to take money directly from your bank account to pay off the debt.

#### **If I have a money judgment against me, what happens to the money in my bank account?**

One way a creditor can try to collect on a money judgment is to serve legal papers to the bank or credit union requiring it to restrain or “freeze” a consumer’s bank account. This allows a creditor to take money directly from the account.

#### **Can a creditor take all of my money to satisfy a money judgment?**

In New York State, as of January 1, 2009, even if a creditor has a judgment against you, the creditor cannot take, restrain, or freeze all of the money in your account—*no matter how much you owe*.

### **Exempt Funds**

Under State and Federal law, certain money **may never** be taken by creditors to satisfy money judgments. (See *Are there exceptions to the Exempt Income Protection Act?*) This money is considered “exempt funds.” You may choose to use exempt funds to pay a debt you owe, but a creditor cannot freeze or forcibly take those funds from you or your bank account to pay off a debt.

Exempt funds include the following:

- |  |  |
|--|--|
| ✓ Supplemental Security Income (SSI)                     | ✓ Disability benefits                                      |
| ✓ Social Security retirement                             | ✓ Workers’ compensation benefits                           |
| ✓ Social Security Disability (SSD)                       | ✓ Veterans’ benefits                                       |
| ✓ Public assistance                                      | ✓ Black lung benefits                                      |
| ✓ (Temporary Assistance for Needy Families, TANF)        | ✓ Spousal support, maintenance (alimony), or child support |
| ✓ Income earned while receiving SSI or public assistance | ✓ Railroad retirement                                      |
|  | ✓ Unemployment benefits                                    |
- ✓ **Wages:** Ninety percent (90%) of your wages earned during the past 60 days are exempt *if* you need them for basic needs, such as shelter (rent or mortgage), food, and medicine. This means that if you earn \$500 per week, up to \$3,600 would be exempt from an account freeze, if you need that money for critical expenses like rent or mortgage, food, or medicine.
  - ✓ **Most public or private pensions:** Public or private pensions are usually exempt from collection.

### **Exempt Income Protection Act of 2008**

Under a new law effective January 1, 2009—the Exempt Income Protection Act of 2008—some money held in bank accounts is protected to ensure that consumers have sufficient funds available to meet their basic needs, such as rent, food, and medicine.

## **Exempt Income Protection Act**

Beginning July 24, 2009, your bank may never take or freeze the first \$1,740 in your bank or credit union account to pay a judgment, whether or not your account has exempt funds. (Previously, the minimum amount was \$1,716.)

### **Are there exceptions to the *Exempt Income Protection Act*?**

Yes. Certain types of creditors, such as those collecting on student loan debts or child support arrears, may be able to freeze your bank account even if the account contains exempt funds. You should consult a lawyer to determine the best course of action. (See *Where can I get more information?*)

### **What if my bank account contains exempt funds?**

If you get direct deposit of the exempt funds listed in this fact sheet, your bank must leave at least \$2,500 in the account. If your exempt funds are not directly deposited into your account, your bank may not be aware that you have exempt funds in the account, and might freeze funds you have over \$1,740.

You may have to file an Exemption Claim to keep a creditor from taking the exempt funds if 1) your money is not directly deposited into your account or 2) you have more than \$2,500 of exempt funds.

### **What do I do if my bank account contains exempt funds and is restrained or frozen anyway?**

1. If your account is restrained or frozen, your bank must send you an Exemption Notice and Exemption Claim Form within two (2) business days of freezing your account. Read the Notice and Form! The Notice will help you figure out whether your money should be exempt from creditors and how to unfreeze your account. The Form will list contact information for the creditor's attorney. You must complete the Form and mail it to your bank and the creditor's attorney within 15 days to prevent the creditor from taking your money,
2. Call the creditor's attorney to tell him/her that your account contains exempt funds, and to request that your account be released right away. Be prepared to send proof that your account contains exempt funds, such as copies of bank statements, in case the attorney asks for it.

### **What if my account with exempt funds is frozen and I do not receive the Exemption Notice and Exemption Claim Form?**

1. Contact your bank immediately. You can call the customer service line or go to your nearest branch. Tell the bank that your account was frozen in error. Ask for the name, telephone number, and fax number of the creditor's attorney.
2. Call the creditor's attorney to tell him/her that your account contains exempt funds and ask the attorney to notify the bank to release your account immediately. Be prepared to send proof that your account contains exempt income, such as copies of bank statements.
3. Write a letter to the bank and creditor's attorneys to confirm that your account was frozen, that there are exempt funds in the account, and that you did not receive the Exemption Notice or Exemption Claim Form.
4. Report your bank to the New York State Banking Department at 877-BANK-NYS or <http://www.banking.state.ny.us/cscLhtm>. Reporting can help ensure your bank complies in the future.

### **What if the bank has charged me a "restraint fee?"**

If your account is wrongly frozen, your bank is not permitted to charge any restraint fee. Check your bank statement. Dispute the fee directly with your bank.

If your bank has wrongly charged you a restraint fee, report it to the New York State Banking Department at <http://www.banking.state.ny.us/csci.htm> or 877-BANK-NYS. Reporting can help ensure that your bank complies with the law in the future.

**Where can I get more information?**

The following organizations can provide information and refer you to lawyers for advice or assistance.

Please note that neither of these organizations can give you direct legal assistance. ' .

Law Help: <http://www.lawhelp.org/ny/>

City Bar Justice Center: Legal Hotline 212-626-7383 (Daily: 9am-1pm; Tuesday and Thursday: 4pm, 7pm)

How can I get help budgeting or managing debt to avoid future account freezes?

Call 311 or visit the Department of Consumer Affairs Office of Financial Empowerment (OFE) online at [www.nyc.gov/ofe](http://www.nyc.gov/ofe) to find free and low-cost financial education classes, workshops, and counseling throughout New York City to get help managing your money.



Certificate of Training



## **PRAYER CALENDAR**

## Prayer Calendar

<h3 style="text-align: center;">Prayer Calendar</h3>							
<b>1 SALVATION</b> Lord, I pray that I would obtain the salvation that is in Christ Jesus, with eternal glory. <i>2 Timothy 2:10</i>	<b>2 GOD'S GRACE</b> I pray that I may grow in the grace and knowledge of our Lord and Savior Jesus Christ. <i>2 Peter 3:18</i>	<b>3 LOVE</b> Father, grant that I would learn to live a life of love, through the Spirit who lives in me/them. <i>Ephesians 5:2</i>	<b>4 INTEGRITY</b> Lord, may integrity and uprightness protect me because my hope is in you. <i>Psalm 25:21</i>	<b>5 SELF-CONTROL</b> Father, help me not be like many others, but to be alert and self-controlled in all they do. <i>1 Thessalonians 5:6</i>	<b>6 LOVE FOR GOD'S WORD</b> Lord, may I regard your Word as more precious than gold and sweeter than honey. <i>Psalm 19:10</i>	<b>7 JUSTICE</b> God, help me to love justice as You do and act justly in all they do. <i>Psalm 11:7 &amp; Micah 6:8</i>	
<b>8 MERCY</b> Oh Father, grant that I would be full of mercy and compassion as you are Lord. <i>James 5:11</i>	<b>9 RESPECT</b> Lord, help me to show proper respect to everyone, as your Word commands. <i>1 Peter 2:17</i>	<b>10 SELF-ESTEEM</b> God, help me develop a strong self-esteem rooted in the realization that they are Your workmanship. <i>Ephesians 2:10</i>	<b>11 FAITHFULNESS</b> Let faithfulness never leave me, but bind this virtue around their necks. <i>Proverbs 3:3</i>	<b>12 COURAGE</b> Lord, may I always be strong and courageous in their character and their actions. <i>Deuteronomy 31:6</i>	<b>13 PURITY</b> Create in me pure hearts, O God, and let that purity of heart be shown in their lives. <i>Psalm 51:10</i>	<b>14 KINDNESS</b> Father, I pray that I would be kind to each other and to everyone else. <i>1 Thessalonians 5:15</i>	
<b>15 GENEROSITY</b> Lord, I pray my children would be rich in good deeds, generous and willing to share. <i>1 Timothy 6:18</i>	<b>16 PEACE LOVING</b> Father God, help me make every effort to do what leads to peace. <i>Romans 14:19</i>	<b>17 JOY</b> Heavenly Father, grant that I would be filled with the joy given by the Holy Spirit. <i>1 Thessalonians 1:6</i>	<b>18 PERSEVERANCE</b> Lord, teach me to persevere in all they do, and help them run with perseverance the race set before them. <i>Hebrews 12:1</i>	<b>19 HUMILITY</b> God, please cultivate in me the ability to show true humility toward all. <i>Titus 3:2</i>	<b>20 COMPASSION</b> Holy Father, I pray that You would clothe me with the virtue of compassion. <i>Colossians 3:12</i>	<b>21 RESPONSIBILITY</b> Lord grant that me would learn to be responsible, for each one should carry their own load. <i>Galatians 6:5</i>	
<b>22 CONTENTMENT</b> Father, teach me the secret of being content in every situation, through Him who gives them strength. <i>Philippians 4:12-13</i>	<b>23 FAITH</b> Lord, help me to fight the good fight of faith, taking hold of the eternal life to which they were called. <i>1 Timothy 6:12</i>	<b>24 A SERVANT'S HEART</b> God, help me develop servants' hearts, that they may serve wholeheartedly. <i>Ephesians 6:7</i>	<b>25 HOPE</b> God of hope, grant that I may overflow with hope and hopefulness by the power of the Holy Spirit. <i>Romans 15:13</i>	<b>26 PATIENCE</b> God, strengthen me with all power, so that they may have great endurance and patience. <i>Galatians 5:22</i>	<b>27 PASSION FOR THE LORD</b> Lord, I pray my souls would pant for you as the deer pants for streams of water. <i>Psalm 42:1</i>	<b>28 WISDOM</b> Father, I pray I would ask and that you would generously give wisdom to them as you promise. <i>James 1:5</i>	
<b>29 PRAYERFULNESS</b> I ask that I would be committed to prayer, and not faint, lose heart or give up. <i>Luke 18:1</i>	<b>30 GRATITUDE</b> Lord, help me to live lives that over-flow with thankfulness, always giving thanks to You. <i>Ephesians 5:20</i>	<b>31 BOLDNESS</b> I pray that I would fearlessly make known the mystery of the gospel of Christ Jesus. <i>Ephesians 6:19</i>	Prayer Changes Things!  Use this calendar as a guide each month.				

APPENDIX F  
COALITION STATISTICS

## STATISTICAL DATA OF HOMELESSNESS

Coalition for the Homeless provides extensive facts about homelessness in New York: New York City Data and Charts. “Facts about Homelessness” at <http://www.coalitionforthehomeless.org/the-catastrophe-of-homelessness/facts-about-homelessness/> provides up-to-date statistics and charts about homelessness in New York City. Here you can find up-to-date data about New York City's homeless shelter population, download charts and historical statistics about homelessness in New York City, and find an explanation of data sources. In November, 2014, the numbers of homeless in New York were reported as:

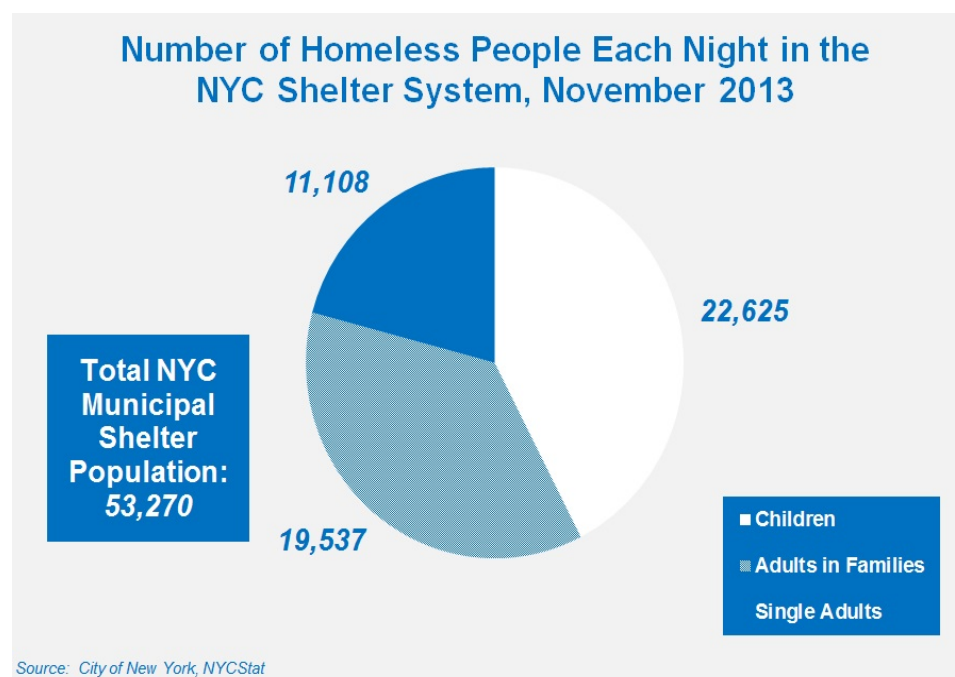
- Total number of homeless people in municipal shelters: 53,270
- Number of homeless families: 12,701
- Number of homeless children: 22,625
- Number of homeless adults in families: 19,537
- Number of homeless single adults: 11,108
- Number of homeless single men: 8,277
- Number of homeless single women: 2,831

### A Note on the Data

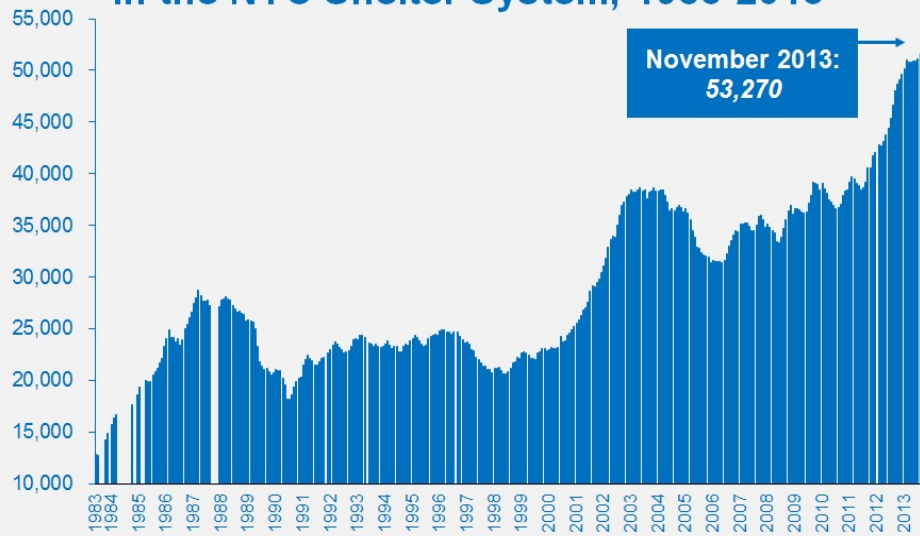
- Coalition for the Homeless relies on public data sources for statistics about the New York City homeless shelter population. These data sources record the nightly (or average nightly) number of homeless people residing in municipal homeless shelters as well as the unduplicated number of different people who utilize municipal homeless shelters each year.
- The Coalition reports on the number of homeless adults and children residing in the municipal shelter system, which is primarily administered by the NYC Department of Homeless Services. This does not include data about homeless people residing in other public and private shelters including: families and individuals residing in domestic violence shelters; runaway and homeless youth residing in youth shelters; homeless people living with AIDS residing in special emergency housing; homeless people residing in faith-based shelters; and homeless people sleeping overnight in drop-in centers. Our reports focus on the municipal shelter system because data for that system is historically consistent over three decades. Moreover, the large majority of homeless New Yorkers in public and private shelters -- approximately nine out of ten -- reside in the municipal shelter system.

- The Coalition's data about New York City's homeless shelter population is more accurate and historically consistent than data currently made available to the public by the NYC Department of Homeless Services. For instance, the homeless shelter population data found on the website of the NYC Department of Homeless Services currently excludes around 2,000 homeless children and adults residing in municipal homeless shelters, including homeless military veterans. In response to the City's failure to provide accurate and consistent data, the New York City Council passed a law in 2011 which requires that accurate data about the number of people sleeping in municipal shelters be made available to the public online by the Mayor's Office of Operations -- those reports can now be found on the [NYC Stat website](#) (under the link "Temporary Housing Assistance Usage"). For more information on the limitations of the City's publicly-available homelessness data.
- While there is accurate data on the sheltered NYC homeless population, there is no reliable measurement of the *unsheltered* homeless population in New York City. The City of New York, under a mandate from the Federal government, produces an annual estimate of the unsheltered homeless population based on a single winter night's survey. The City's controversial estimate has been criticized by advocates and academic researchers as a significant undercount of the actual number of unsheltered homeless New Yorkers. Moreover, the City's estimate does not account for unsheltered homeless people sleeping in non-visible locations. For more information about the flaws in the City's street homelessness estimate.

**Table 1 Number of Homeless People in the NYC Shelter System November 2013**



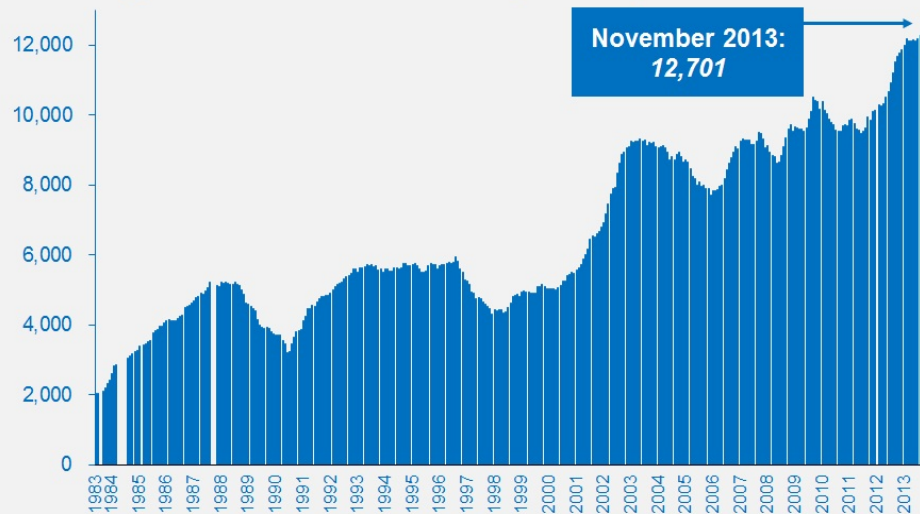
## Number of Homeless People Each Night in the NYC Shelter System, 1983-2013



Source: NYC Department of Homeless Services and Human Resources Administration and NYCStat, shelter census reports

**Table 2 Number of Homeless People in the NYC Shelter System November 2013**

## Number of Homeless Families Each Night in NYC Shelter System, 1983-2013

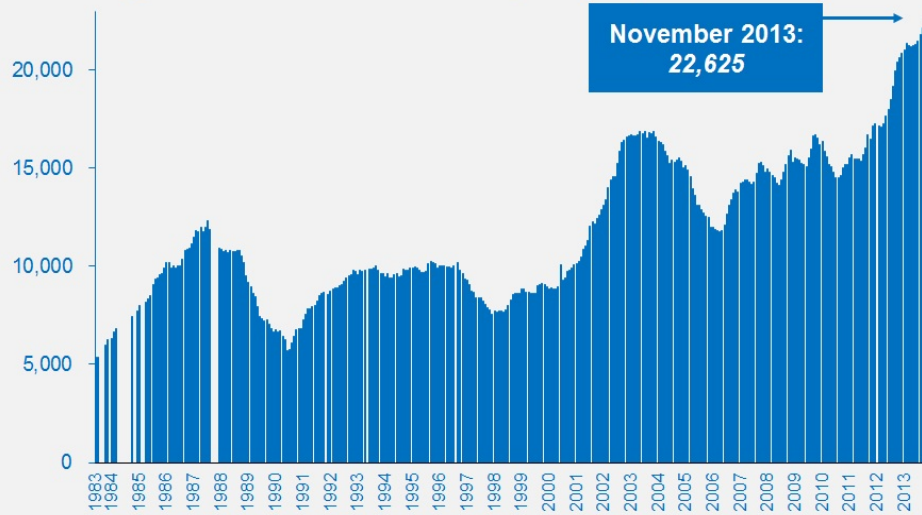


Source: NYC Department of Homeless Services and Human Resources Administration and NYCStat, shelter census reports

**Table 3 Number of Homeless Families in the NYC Shelter System November 2013**



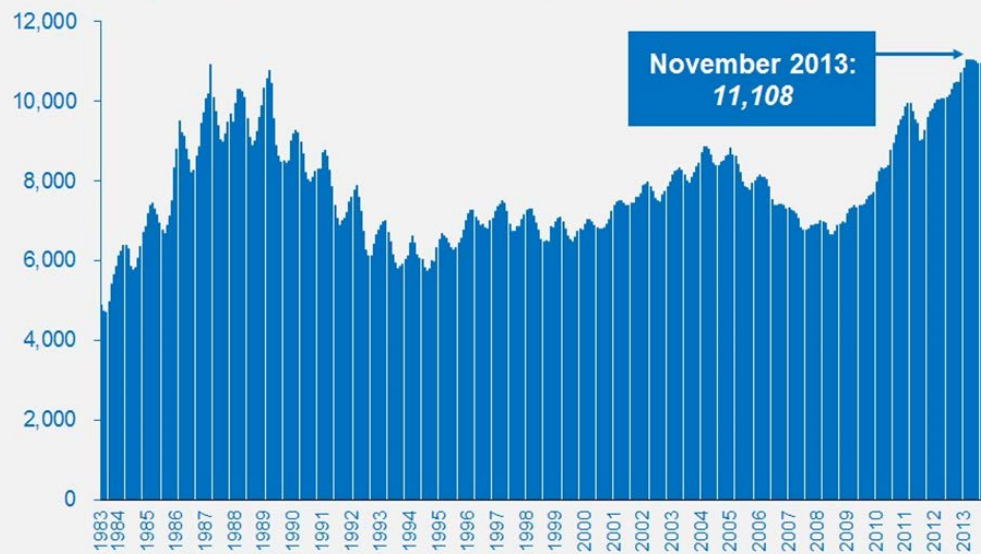
### Number of Homeless Children Each Night in NYC Shelter System, 1983-2013



Source: NYC Department of Homeless Services and Human Resources Administration and NYCStat, shelter census reports

Table 4 Number of Homeless Children in the NYC Shelter System November 2013

### Number of Homeless Single Adults Each Night in NYC Shelter System, 1983-2013



Source: NYC Department of Homeless Services and Human Resources Administration and NYCStat, shelter census reports

Table 5 Number of Homeless Single Adults in the NYC Shelter System November 2013



APPENDIX G  
GUIDELINES FOR HUMAN RESEARCH

New York Theological Seminary  
Institutional Review Board Application-Research Protocol

1. List your name, contact information, and the name of the institution, course, or project to which your research is related. List the names and contact information for your faculty advisors to this project (or note for faculty-designed classroom assignments or faculty research, *n/a*).
2. Explain the nature and purpose of this research. What do you hope to learn and why?
3. Describe your research methods and procedures.  
Be specific. Indicate the length of time involved and the place where you plan to conduct interviews or observation. Explain how you will select or recruit participants, and you plan to make and keep records for your research. Specify your intentions for the use of visual records, such as photographs and videotapes.
4. Attach a copy of all survey instruments or a list of the questions that you intend to ask potential participants. If these questions are not completely settled, submit your tentative plans.
5. Describe your relationship to the potential participants. Are you their pastor, chaplain, teacher, friend or other?
6. Discuss any potential benefits you envision for the participants in your study.  
What is the good that you hope will result from this study? What benefits, if any, will accrue to the participants?
7. Discuss any potential risks to the participants in your study.  
Are any of your participants members of vulnerable groups (such as children, persons with stigmatizing illnesses, whistleblowers, prisoners, persons with physically or mentally disabling conditions, etc.)? Explain the measures you will take to provide for their privacy. Explain how you will respond if a participant has adverse effects as a result of your study.
8. Explain the policies and procedures that you will use to insure the confidentiality and or anonymity of your participants.  
Will you use pseudonyms or a numerical coding system? Are there any factors other than names that might identify your research subjects? If so, what will you do to insure anonymity? How will your data be stored? How long will the data be kept?
9. Include a copy of any consent forms that you are planning to use.  
The language used on these forms should be clear, simple, and straightforward, not laden with technical jargon.
10. What will happen to the final report or your research? Do you plan to share the summary with the class, community or congregation? What form will this representation take, and what media will you use? List any possible venues in which you might publish this work now or in the future.

Guidelines for Human Subject Research Conducted by Persons Affiliated.  
With New York Theological Seminary

Definition of Terms

Research	means a systematic investigation, including research development, testing and evaluation, designed to develop or contribute to generalizable knowledge. (Federal Policy, also sometimes called the "Common Rule," codified at Title 45 Part 46 of the Code of Federal Regulations, or, 45 CFR 46.102)
Human subject	means a living individual about whom an investigator (whether professional or student) conducting research obtains data or private information. (45 CFR 46.102)
Risk	means the extent to which a human, subject to research procedures, may be exposed to physical, psychological, or other types of harm.
Minimal risk	means that the probability and magnitude of harm or discomfort anticipated in the research are not greater in and of themselves than those ordinarily encountered in daily life or during the performance of routine physical or psychological examinations or tests. (45 CFR 46.102)
Informed consent	means subjects' willingness to participate after the researcher communicates to subjects, in language they can understand, information that the subjects may reasonably be expected to desire in considering whether or not to participate, and that minimizes the possibility of coercion or undue influence.
Assent	means a child's affirmative agreement to participate in research. Mere failure to object should not, absent affirmative agreement, be construed as assent.
Permission	means the agreement of parent(s) or guardian to the participation of their child or ward in research.
Confidentiality	pertains to the treatment of information that an individual has disclosed in a relationship of trust and with the expectation that it will not be divulged to others without permission in ways that are inconsistent with the understanding of the original disclosure.
Anonymity	means having an unknown or unacknowledged name.
Privacy	is the control over the extent, timing, and circumstances of sharing oneself (physically, behaviorally, or intellectually) with others.
Protocol	is the formal design or plan of an experiment or research activity; specifically, the plan submitted to an IRB for review. The protocol includes a description of the research design or methodology to be employed, the eligibility requirements for prospective subjects and controls, the treatment regimens, and the proposed methods of analysis that will be performed on the collected data.
Institutional Review Board	is the specially constituted review body established or designated by an entity to protect the welfare of human subjects recruited to participate in behavioral research.

It is expected that all persons who conduct human subject research under the auspices of New York Theological Seminary will treat everyone participating in their research with appropriate professional respect, regard, and care.

New York Theological Seminary distinguishes five separate levels of human subject research which demand

different degrees of the researcher's and supervising professor's attention. The following areas are ranked in order of degree of risk (1 being the highest and 4 being the lowest risk):

- 1) Any human subject research which will be published for public consumption.
- 2) Any human subject research submitted for classes where the information is disseminated to students or shared in class discussion.
- 3) Any human subject research which is submitted solely to the professor and will not be seen by the student's peers.
- 4) Any human subject research where the probability or magnitude of harm or discomfort anticipated in the research are not greater, in and of themselves, than those ordinarily encountered in daily life during the performance of routine physical or psychological examinations or tests.

The following directives are intended to guide our efforts and shall be noted and discussed by the instructor in every class which involves human subject research:

L Informed Consent (see attached forms):

Student researchers or principal investigators shall articulate in writing, to the best of their ability and knowledge and without coercion or undue influence, all points noted below to all subjects included in their research, prior to their participation:

- (A) The purpose of the research;
- (B) All research procedures to be followed;
- (C) The expected duration of the subject's participation;
- (D) Any foreseeable risks or discomforts to the subjects;
- (E) Any benefits to the subject or others which may reasonably be expected from the research;
- (F) That all reasonable attempts to disguise both the location and context where the research is conducted, and the participants' identities will be made;
- (G) The manner and extent to which the anonymity and or confidentiality of the records identifying the subject will be maintained;
- (H) The importance of candor;
- (I) How the results are shared; and
- (J) The possibility of publication.

Investigators shall not use individuals as subjects unless satisfied that they, or others legally responsible for their well-being, consent to participation freely and with understanding of the consequences. Subjects shall not be induced to participate by any means or in any circumstances that might affect their ability to decide freely. It shall be made clear to subjects that they are free to withdraw from active participation in the research at any time. Subjects who indicate a desire to withdraw shall be allowed to do so promptly and without discontent displayed by the researcher.

## 2. Confidentiality/Anonymity

Investigators shall respect and attempt to guard and protect the privacy of research subjects. Investigators shall protect confidential information given them, advising subjects in advance of any risks or limits upon their ability to insure that the information will remain confidential/anonymous. Investigators shall document procedures for protecting confidentiality and will document that these procedures were implemented and honored during the entire course of the study.

## 3. Disclosure of affiliation and sponsorship

Investigators should clearly indicate their relationship with New York Theological Seminary. When indicating their relationship with the seminary; they must also disclose whether the research is sponsored by New York Theological Seminary

## 4. Requirements for review

Any classroom assignment requiring human subject research is subject to the review of the Academic Dean or his/her designee. The Academic Dean or his/her designee shall review all project proposals and, upon determining that risk is minimal, decide whether a full review is necessary or not. *Minimal risk* means that the probability and magnitude of physical or psychological harm or discomfort anticipated in the research are not greater in and of themselves than those ordinarily encountered in daily life.

Research shall be subject to full review by the Academic Dean or his or her designee and the IRB if it is deemed to pose more than minimal risk to subjects. Such risks include:

(A) responses or observations of the subject being recorded in such a way that direct identification of the subject may be possible; or

(B) the responses or observations of the subject, if they became known outside the research, could reasonably place the subject at risk of criminal or civil liability or be damaging to the subject's financial standing, employability; or reputation, or

(C) the research deals with sensitive aspects of the subject's own personhood or behavior, such as exposing sensitive personal information or secrets, illegal conduct, drug use, sexual behavior, or use of alcohol; or

(D) participation in the investigative process may produce negative emotional, psychological, behavioral, or relational responses in some research subjects.

## 5. Suspension of Research

Research shall be immediately suspended and reviewed if investigators observe that the above risk factors are present or if they observe any adverse consequences that may be attributable to their research.

## 6. The IRB

When New York Theological Seminary faculty, staff, or students, are involved in research conducted with human subjects at risk, the research activity must be reviewed by the Academic Dean or his or her designee and/or the New York Theological Seminary Internal Review Board (IRB). The IRB has the authority to approve, require modification in, or disapprove of all such research activities.

Human subjects are involved if: 1) there is an intervention or an interaction with a living person that would not be occurring or would be occurring in some other fashion, but for this research, or 2) identifiable private data/information will be obtained for this research in a form associable with an individual.

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